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REPORT ON THE WORKING OF CO-OPERATIVE SOCIETIES

IN THE STATE OF MADRAS

FOR THE CO-OPERATIVE YEAR
ENDING 30TH JUNE
1958

TABLE OF CONTENTS

	PARAGRAPH NUMBER	PAGE
PART A.		
CHAPTER I.		
GENERAL PROGRESS OF THE CO-OPERATIVE MOVEMENT.		
1 General progress	1	1
2 Co-operative credit—		
(a) General	2	4
(b) The Madras State Co-operative Bank	2	4
(c) Central Co-operative Banks	2	4
(d) Agricultural credit societies	2	6
(e) Non-agricultural credit societies	2	7
(f) Land mortgage banks	2	8
3 Agricultural production	3	8
(i) Production of food-crops—		
(a) Cultivation of fallow lands	3	8
(b) Provision of irrigation facilities	3	9
(c) Supply of seeds, manures and agricultural implements	3	9
(d) Provision of tractors	3	10
(e) Provision of credit	3	10
(ii) Production of other foodstuffs—		
(a) Milk	3	10
(b) Eggs	3	10
(c) Fish	3	10
(d) Fruits and vegetables	3	10
(e) Salt	3	10
(f) Sugar, sugarcane and jaggery	3	10
4 Industrial production—		
(a) Production of textiles	4	11
(b) Production of cottage industrial goods	4	11
5 Co-operative marketing of agricultural produce	5	11
6 Co-operative distribution—		
(a) Through consumers' societies	6	12
(b) Through students' stationery stores	6	12
(c) Through rural credit societies, etc.	6	12
7 "The First Five-year Plan" and co-operation	7	12
8 Community projects	8	13
9 Prohibition (amelioration)	9	13
10 Firka Development	10	13
11 Resettlement of ex-servicemen	11	14
12 Co-operative housing—		
(a) Urban housing co-operative societies	12	15
(b) Rural housing societies	12	16
13 Committees and conferences	13	16
14 Visitors	14	17
15 Administration	15	17

	PARAGRAPH NUMBER.	PAGE
CHAPTER II.		
SUPERVISION, EDUCATION AND TRAINING.		
1 Supervision	1	18
2 Co-operative training institutes—		
(a) Training of the staff of the department	2	18
(b) Training of non-official co-operative employees ..	2	19
(c) Training by the International Labour Organization and the Reserve Bank.	2	20
3 Education and propaganda—		
(a) Co-operative education	3	20
(b) Propaganda	3	20
CHAPTER III.		
ADMINISTRATION.		
1 Organization of the department—		
(a) Staff for general administration	1	21
(b) Staff for ameliorative work connected with prohibition	1	22
2 Recruitment to the Co-operative department	2	22
3 Audit—		
(a) Progress	3	22
(b) Audit fees	3	23
4 Arbitration	4	24
5 Execution	5	25
6 Supersession	6	25
7 Liquidation	7	26
8 Criminal prosecutions	8	26
9 Act and Rules	9	26
10 Deputation of departmental officers	10	27
11 Grants-in-aid	11	27
12 Cost of working the department	12	27
PART B.		
CHAPTER I.		
CO-OPERATIVE CREDIT—AGRICULTURAL AND NON-AGRICULTURAL.		
1 General	1	28
2 The Madras State Co-operative Bank	2	28
3 Central Co-operative Banks —		
(i) Progress	3	30
(ii) Composition of capital	3	31
(iii) Loan policy of Central Co-operative Banks ..	3	31
(iv) Fluidity of funds	3	32
(v) Recovery of dues	3	33
(vi) Bad and doubtful debts	3	33
(vii) Net profits	3	33
(viii) Cost of management	3	33
(ix) Inspection of Central Co-operative Banks	3	33

	PARAGRAPH NUMBER	PAGE
3 Central Co-operative Banks—*cont.*		
(x) State assistance to Central Co-operative Banks in the Rayalaseema—		
(*a*) Subsidy for issuing loans at cheap rates	3	34
(*b*) Subsidy for intensive supervision of rural credit societies	3	34
4 Agricultural credit societies (excluding land mortgage banks)—		
(i) General progress	4	34
(ii) Purpose of loans	4	35
(iii) Security for loans	4	35
(iv) Recovery of overdues	4	36
(v) Post-sanction loans	4	36
(vi) Reorganization of rural credit societies	4	36
(vii) Loans to co-operative societies to purchase pumpsets	4	38
(viii) Full-fledged multipurpose societies	4	38
(ix) Rural credit societies and food production	4	38
(x) Paid staff in rural credit societies	4	39
5 Non-agricultural credit societies—		
(i) General progress	5	39
(ii) Urban banks	5	40
(iii) Employees' societies	5	40
(iv) Fluid resources of limited liability societies	5	40
6 Co-operative land mortgage banks—		
(*a*) The Madras Co-operative Central Land Mortgage Bank, Limited, Madras—		
(i) General progress	6	41
(ii) Debentures	6	41
(iii) Rates of interest charged by the Central Land Mortgage Bank on the loans issued ..	6	42
(iv) Concessions to the land mortgage banks in Rayalaseema	6	42
(v) Government assistance to the banks in areas affected by famine	6	42
(vi) Constitution of a revolving fund	6	43
(*b*) Primary land mortgage banks—		
(i) General progress	6	43
(ii) Classification of loans according to purpose ..	6	43
(iii) Classification of loans according to value	6	44
(iv) Recovery of dues	6	44

CHAPTER II.

Co-operative Farming.

1 Land colonization societies	1	44
2 Colonization societies on private lands taken on lease ..	2	46
(*a*) The Marudur Land Colonization Society ..	2	46
(*b*) The Nelvoy Co-operative Agricultural Farming Society	2	46
(*c*) The Suravaram Land Colonization Society	2	47
3 Land colonization co-operative societies for ex-servicemen	3	47

	PARAGRAPH NUMBER	PAGE
4 Co-operative joint farming societies	4	47
5 Societies for consolidation of holdings	5	47
6 Societies for tenants and field labourers	6	48
7 Agricultural improvement societies	7	48
8 Agricultural demonstration societies	8	48
9 Irrigation societies	9	49
10 Land reclamation societies	10	49

CHAPTER III.

CO-OPERATIVE MARKETING.

1 Loan and sale societies—General progress	1	50
2 Storage facilities	2	50
3 Groundnut godowns	3	51
4 Procurement work	4	51
5 Processing activities	5	51
6 Export trade	6	51
7 Distribution of manures, seeds and agricultural implements	7	52
8 Controlled credit scheme	8	52
9 Special controlled credit scheme in Rayalaseema	9	53
10 Some important marketing societies—		
(i) The Madras Provincial Co-operative Marketing Society.	10	53
(ii) The Nilgiris Co-operative Marketing Society	10	53
(iii) The South Kanara Agriculturists' Co-operative Marketing Society, Limited	10	54
(iv) The Ponnani Taluk Arecanut Co-operative Processing and Marketing Society, Limited	10	54
(v) The Aruppukottai Co-operative Sale Society, Limited.	10	54
(vi) The Tanjore District Co-operative Cotton Marketing Society, Limited	10	55
11 Co-operative Marketing Federations	11	55
(a) The Tanjore Co-operative Marketing Federation ..	11	55
(b) The West Godavari Co-operative Marketing Federation.	11	55
12 Growers' Co-operative Societies for fruits, vegetables, etc.	12	55
(a) The Kodur Fruit Growers' Co-operative Society in the Cuddapah district	12	55
(b) The Palacole Fruit Growers' Co-operative Society.	12	55
(c) The Simhachalam Fruit Growers' Society in the Visakhapatnam district	12	56
(d) The Rajahmundry Fruit Growers' Co-operative Society.	12	56

CHAPTER IV.

CO-OPERATIVE DAIRYING AND ANIMAL HUSBANDRY.

1 Milk supply unions and societies—		
(a) General progress	1	56
(b) Supply to State hospitals and jails, etc.	1	57
(c) Government loans for the purchase of milch animals	1	57
(d) Government loans for the purchase of lorries	1	57

	PARAGRAPH NUMBER	PAGE
2 Some important milk-supply unions and societies—		
(a) The Madras Co-operative Milk Supply Union ..	2	57
(b) The Coimbatore Co-operative Milk Supply Union ..	2	58
(c) The Tiruchirappalli-Srirangam Milk Supply Union ..	2	58
3 Dairy Development schemes—		
(a) Milk Recording Scheme	3	59
(b) Stud bulls	3	59
(c) Co-operative creameries and butter and ghee production societies	3	59
4 (a) The Madras Co-operative Society for salvage of dry cows	4	59
(b) The Vattambedu Salvage Farm	4	60
5 Cattle-breeding societies—		
(a) General	5	60
(b) Societies in the Cuddapah district	5	60
(c) Societies in the Salem district	5	60
(d) The Sugalimetta Cattle-breeding Society	5	61
(e) Village Livestock Improvement Scheme	5	61
6 Poultry farming and egg production—		
(a) General	6	61
(b) Poultry farming through the feeder societies of the Madras Milk Supply Union	6	62

CHAPTER V.

Co-operative Societies for Harijans and other Backward Communities and Miscellaneous Types of Agricultural Societies.

1 Societies for Harijans and other Backward Communities—		
(a) General progress	1	62
(b) Grants and concessions given by Government to Scheduled Class Societies	1	63
(c) Supervision	1	63
2 Societies for Hill Tribes in the Agency	2	64
(a) Credit societies	2	64
(b) Stores societies	2	64
(c) Forest Coupe Society	2	64
(d) The Atmakur Chenchu Purchase and Sale Society ..	2	65
3 Miscellaneous types of Agricultural Non-Credit Societies—		
(a) Sugarcane Growers' Co-operative Societies and Unions	3	65
(b) Sugar factories	3	65
(c) The Guntur District Tobacco Growers' and Curers' Society, Ongole	3	65
(d) The Anamalai Estate Workers' Co-operative Thrift Bank at Valparai	3	66

	PARAGRAPH NUMBER	PAGE
CHAPTER VI.		
CONSUMERS' CO-OPERATIVE SOCIETIES.		
1 Primary Co-operative Stores (including School and College Students' Stores)		
(a) General progress	1	66
(b) Business	1	67
(c) Consignment branches	1	68
(d) Procurement operations of primary stores ..	1	68
(e) Classification of primary stores ..	1	69
(f) Co-operative Stores for Railway Employees ..	1	69
(g) Working of some important stores—		
(i) The Triplicane Urban Co-operative Society, Limited, Madras	1	70
(ii) The Madras Stores for Indian Medical Practitioners' Co-operative Pharmacy and Stores, Limited .	1	70
(iii) The Tuberculosis Sanatorium Co-operative Stores, Tambaram	1	70
(iv) The Vellore Co-operative Stores in the East Godavari district	1	70
(v) The Tungabhadra Project Co-operative Stores ..	1	70
(vi) The Chandrasekharapuram Co-operative Stores ..	1	71
2 Wholesale stores—		
(a) General progress	2	71
(b) Financial position	2	71
(c) Business	2	72
(d) Procurement and import of foodgrains	2	72
(e) Retail business by the branches of the Co-operative Wholesale Stores	2	74
(f) Distribution of chemical fertilizers	2	74
(g) Distribution of iron and steel	2	75
(h) Other activities—Distribution of quinine through co-operatives	2	76
(i) Work done by the Rayalaseema Wholesale Co-operative Stores Federation, Limited	2	76
(j) Departmental staff for supervision	2	77
3 School and College Students' Stores	3	77
4 Distribution of goods by other types of societies . ..	4	77
5 Work of the Producers'-*cum*-Consumers' Co-operative Societies in the Madurai district	5	78
6 Producers'-*cum*-Consumers' Co-operative Societies in the Chingleput district	6	79
CHAPTER VII.		
WEAVERS' CO-OPERATIVE SOCIETIES.		
1 General position of the handloom industry	1	80
2 Primary Weavers' Co-operative Societies	2	80
3 Relief Scheme for Weavers	3	81
4 Reservation of certain varieties of cloth for handlooms ..	4	82
5 Levy of supervision fees	5	83

	PARAGRAPH NUMBER	PAGE
6 The Madras State Handloom Weavers' Co-operative Society — General progress	6	83
(a) Collective weaving centres	6	83
(b) Handloom weaving factories	6	83
(c) Screen printing factory	6	84
(d) Dye factories	6	84
(e) Installation of calendering and other plants .	6	84
(f) Marketing	6	84
(g) Export trade	6	84
(h) Scholarship and Research Fund . ..	6	84
7 Yemmiganur Weavers' Co-operative Society ..	7	84
8 Weavers' Co-operative Housing Schemes	8	85
9 External Marketing	9	85
10 Supply of semi automatic pedal looms . ..	10	85
11 Schemes to be financed out of the cess levied on mill cloth	11	86
12 (a) Madras co-operative spinning mills	12	86
(b) The South India Co-operative Spinning Mills	12	86
13 Cumbly Weavers' Co-operative Societies—		
(a) General	13	87
(b) Ellurru Pile Carpet Weavers' Co-operative Society .	13	87
(c) The Ayodhyapatnam Wool and Cotton Carpet Weavers Co-operative Society	13	87
14 Khadi societies	14	87

CHAPTER VIII.

COTTAGE INDUSTRIAL CO-OPERATIVE SOCIETIES (OTHER THAN HANDLOOM WEAVERS' CO-OPERATIVE SOCIETIES).

1 General progress	1	87
2 Working of certain cottage industrial co-operative societies	2	88
(i) Metal workers' co-operative societies	2	89
(ii) Leather workers' co-operative societies	2	89
(iii) Coir workers' co-operative societies	2	89
(iv) Mat weavers' co-operative societies	2	90
(v) Pot-makers' co operative societies	2	90
(vi) Basket-makers' co operative societies	2	90
(vii) Other miscellaneous types of societies	2	90
3 Cottage industrial societies for women	3	90
(i) Women's cottage industrial societies in the Madras City	3	91
(ii) Women's cottage industrial societies outside the Madras City	3	91

CHAPTER IX.

CO-OPERATIVE HOUSING.

1 General progress	1	91
2 Ordinary building societies	2	92

	PARAGRAPH NUMBER	PAGE
3 House building societies	3	92
4 Co-operative house construction societies	4	93
5 Co-operative township	5	94
6 (a) Co-operative house mortgage banks	6	95
(b) Rural housing societies	6	95

CHAPTER X.

Miscellaneous Types of Non-Agricultural Co-operative Societies.

1 Co-operative insurance societies	1	96
(a) The South India Co-operative Insurance Society, Limited	1	96
(b) The Indian Posts and Telegraphs Co-operative Insurance Society, Limited, Madras	1	96
(c) The Co-operative Fire and General Insurance Society, Limited	1	96
2 Labour contract societies	2	97
3 Co-operative canteens and restaurants	3	97
4 Co-operative printing societies	4	98
5 Fishermen societies	5	98
6 Educational and publishing societies	6	99
7 Salt manufacturing societies	7	99
8 Co-operative transport societies (civilians) ..	8	99

CHAPTER XI.

Co-operative Societies for Ex-servicemen.

1 General	1	100
2 Co-operative workshops for ex-servicemen	2	100
3 Co-operative land colonization societies for ex-servicemen.	3	102
Wynaad Land Colonization Scheme	3	103
4 Co-operative motor transport societies for ex-servicemen.	4	104
(a) Goods transport	4	104
(b) Passenger transport	4	105

CHAPTER XII.

Prohibition (Amelioration).

1 General	1	106
2 Scope of ameliorative work	2	106
3 Rehabilitation of ex-toddy tappers	3	106
4 Palm jaggery manufacturing co-operative societies ..	4	108
5 Marketing of palm jaggery	5	108
(a) The Tinnevelly District Jaggery Marketing Society.	5	108
(b) The Kunnathur Jaggery Marketing Society ..	5	109
6 Other activities of palm jaggery co-operative societies ..	6	109
7 Special staff	7	110

	PARAGRAPH NUMBER	PAGE
8 Development of palm gur industry—		
(a) Training of ex-tappers in the improved method of jaggery making	8	110
(b) Intensive production of palm jaggery	8	111
(c) Manufacture of edibles from palm jaggery and white sugar from palm juice	8	111
(d) Exhibitions and conferences	8	112
9 Other co-operative societies for ex-toddy tappers ..	9	112
(a) Milk supply unions and societies	9	112
(b) Land colonization societies, field labourers' co-operative societies and tenants' societies	9	113
10 Other modes of employment	10	113
11 Rehabilitation of ex-addicts	11	113
12 General economic development	12	113
(a) Development of co-operatives in select firkas and centres	12	113
(b) Multi-purpose co-operative societies in select firkas.	12	114
(c) Development of village industries in select firkas ..	12	115
(d) Promotion of social and educational activities in select firkas	12	115
(e) Grama sanghams	12	115
13 Social activities in rural credit societies	13	116
14 Rural housing	14	116
15 District Amelioration Fund	15	116
16 Recreational activities	16	116
17 Exhibition of films, magic-lantern slides, etc.	17	116
18 Promotion of thrift	18	117

GENERAL STATEMENTS.

		PAGE
STATEMENT A.—Operations of State and Central Banks (central credit societies)		118
Do.	A-I.—Operations of central non-credit societies	120
Do.	B.—Operations of agricultural credit societies (excluding land mortgage banks)	123
Do.	B-I.—Operations of agricultural non-credit societies ..	125
Do.	B-II.—Operations of central land mortgage banks ..	128
Do.	B-III.—Operations of primary land mortgage banks ..	129
Do.	C.—Operations of non-agricultural credit societies	130
Do.	C-I.—Operations of non-agricultural non-credit societies ..	131
Do.	D.—Operations of supervising unions	133
Do.	D-I.—Operations of State co-operative unions and State institutes	133
Do.	E.—Operations of life insurance societies ..	134
Do.	E-I.—Operations of fire and general insurance societies ..	135
Do.	F.—Statement of societies under liquidation	136

PAGE

APPENDICES.

APPENDIX No. 1.—General summary of progress of co-operative societies—

Section I.—Working capital of societies on 30th June 1953 137

Section II.—Demand, collection and balance of principal and interest due to societies in 1952–53 138

Section III.—Demand, collection and balance of principal and interest due to societies in 1951–52. 139

Do. 2.—Synopsis of loans in agricultural and non-agricultural societies other than central banks and land mortgage banks—

(A) Loans issued classified according to (a) purpose and (b) value . .. 140

(B) Loans outstanding against members classified according to (a) security and (b) period 141

Do. 3.—Percentage of overdues to individual central banks towards principal, arrear interest and current interest for 1952–53 142

Do. 4.—Section I (a).—Demand, balance and percentage of loans due by members to land mortgage banks . 144

Section I (b).—Demand, balance and percentage of loans and interest due by members of agricultural credit societies (excluding land mortgage banks) and non-agricultural credit societies .. 146

Do. 5.—Section I.—General summary of progress of primary or retail co-operative stores 154

Section II.—General summary of progress of district co-operative wholesale stores 158

Do. 6.—Statement showing the statistical particulars of land colonization societies for civilian co-operative and ex-servicemen 160

Do. 7.—Grants-in-aid to co-operative societies 169

Do. 8.—Statement showing the statistical particulars of co-operative house construction societies as on 30th June 1953 170

REPORT ON THE WORKING OF CO-OPERATIVE SOCIETIES IN THE STATE OF MADRAS FOR THE CO-OPERATIVE YEAR ENDING 30TH JUNE 1953.

PART A.

CHAPTER I.

General Progress of the Co-operative Movement.

1. *General progress.*—This is the last report on the working of co-operative societies in the Madras State before the Andhra State was carved out of it and seven of the taluks of the Bellary district were given away to the Mysore State. This political division of the Madras State took place on the 1st of October 1953 in accordance with the Andhra State Act passed by the Indian Parliament which received the assent of the President of the Indian Union on the 14th September 1953. When the political division was under discussion and it became definite that the Madras State would be divided, it was obvious that co-operative societies situated in Andhra would go to the Andhra State and those situated in that part of the Bellary district to be allotted to the Mysore State, would go to the Mysore State: but the question as to whether State-wide co operative organizations such as the Madras State Co-operative Bank, the Madras Co-operative Central Land Mortgage Bank, the Madras State Handloom Weavers' Co-operative Society, the South India Co-operative Insurance Society, the Madras Co-operative Fire and General Insurance Society, the Madras State Indian Medical Practitioners Co-operative Pharmacy and Stores, etc., should be divided between the Residuary State and the Andhra State was not quite clear. However, public opinion among co-operators gradually crystallised into a decision that the first three of these institutions should be divided while the rest might continue as undivided organizations. It was realized that such a division would curtail the transactions of these three big institutions whose utility to their members was great on account of their financial strength. But these institutions were so closely knit with the policies of the Government that it had to be conceded that with the division of the State their division too was inevitable. Moreover, it had to be recognized that co-operative institutions flourished best where community of economic interests was ensured. When such community of interests required the division of the institutions, the division had to be done in the interests of the co-operative movement itself. To give effect to this, Ordinance No. 2 of 1953 known as the Madras State Co-operative Societies (Reconstitution and Formation) Ordinance, 1953, was promulgated by the Governor of Madras on 4th September 1953. This Ordinance provided for the division of these three institutions by registering

the Andhra Co-operative Bank, the Andhra Central Land Mortgage Bank and the Andhra Handloom Weavers' Co-operative Society and by reconstituting the mother institutions in the Residuary State. The Registrar of Co-operative Societies was to place before the general bodies of the three composite institutions a scheme for the division of each one of them and such a scheme was to be binding on the share-holders and the creditors of these institutions on their acceptance by the general body of each of these institutions. It was also provided that if any modification to this scheme was made by the general body which was not acceptable to the Registrar, the question was to be referred to a High Court Judge whose decision should be final. I am happy to record that the scheme placed by me before the general body of each of these institutions was accepted by them without any modification except in the case of the Central Land Mortgage Bank where some minor modifications were suggested by the general body and were accepted by me. It is a tribute to the co-operative spirit of the members of these institutions that they were divided so amicably without having recourse to any arbitration. The Andhra Co-operative Bank was registered for the Andhra State on the 6th September 1953 and inaugurated at Vijayavada on the same date by Sri S. B. P. Pattabhi Rama Rao, Minister for Rural Development. The Andhra Central Land Mortgage Bank was registered on the 5th September 1953 and was inaugurated at Madras by Sri Chandulal M. Trivedi on the same day. The Andhra Handloom Weavers' Co-operative Society was registered on 14th September 1953 and was inaugurated on the same day at Vijayavada by Sri C. Rajagopalachariar, Chief Minister of Madras. The Bellary Central Bank resolved to give away the societies in the taluks of Alur and Adoni to the Kurnool Central Bank and those in Rayadrug to the Anantapur Central Bank. It is to join the Mysore State Bank with the societies in the remaining taluks of Bellary, Hospet, Hadagalli, Harpanahalli, Kudligi, Sandur and Siruguppa. Likewise, the Hospet and Bellary Land Mortgage Banks are to be taken over by the Mysore Central Land Mortgage Bank while the Adoni Land Mortgage Bank will go to the Andhra Central Land Mortgage Bank. The effects of the division of the three State institutions are touched upon elsewhere in this report; but a fuller account of them should be left to the next administration report, which will be confined to the co-operative movement in the Residuary State.

The fifteenth conference of Registrars of Co-operative Societies in India, of which I was the Secretary, met in Madras in May 1947. It reviewed the recommendations of the Gadgil Committee on Rural Indebtedness in India (1945) and the Sariya Committee on Co-operative Planning in India (1946), on both of which I had served as a member. The conference made far-reaching recommendations, and I took charge as Registrar of Co-operative Societies soon after in July 1947. I addressed myself to the task of implementing the

conclusions of the conference which were accepted by the Government. I am pleased to state that during this period of six years striking results were produced in the progress of the movement. The number of societies which was 17,057 on the 30th June 1947 has now risen to 25,850. Their membership rose from 22·10 lakhs to 38·65 lakhs. Their paid-up share capital and working capital on the 30th June 1953 were Rs. 12·81 crores and Rs. 97·03 crores respectively as against Rs. 5·43 crores and 50·97 crores at the end of June 1947. The number of agricultural credit societies rose from 11,375 on the 30th June 1947 to 17,201 on the 30th June 1953. During the year 1946-47, they issued Rs. 3·17 crores as loans to their members whereas during the year 1952-53 they issued as much as Rs. 7·09 crores. On the 30th June 1947, there were 120 land mortgage banks which had issued Rs. 46·96 lakhs as loans to their members during the preceding year. On the 30th June 1953, there were 130 land mortgage banks. They issued Rs. 104·35 lakhs as loans to their members during 1952-53. Likewise, there was an increase in the number of marketing societies from 193 on the 30th June 1947 to 286 on the 30th June 1953. There were 21 milk supply unions and 269 milk supply societies on the 30th June 1947. The value of milk supplied by them during the year 1946–47 was Rs. 68 lakhs. There are now 41 milk supply unions and 740 milk supply societies which supply milk worth Rs. 143·76 lakhs in a year. The wholesale co-operative stores and primary co-operative stores sold goods worth Rs. 2·4 14 crores during the years 1947–48 to 1952–53. They co-operated with Government in their policy of food distribution and acted as a check on the ordinary channels of trade. There are now 1,191 weavers' co-operative societies with 2·11 lakh of looms in their fold as against 659 weavers' co-operative societies with 1·08 lakh looms on the 30th June 1947. The total number of houses constructed by all types of urban housing societies during the last six years was 4,476 while the number completed during the previous 25 years was only 2,530. The co-operative movement thus attained during this short period of six years a progress equal to what it was possible for it to attain during the previous period of 43 years of its existence. This was largely due to the encouragement and help given by Government to co-operatives and the enthusiasm and unstinted support extended by the non-officials who have joined the movement.

With the separation of the Andhra State, the residuary Madras State has a smaller area to concentrate attention upon and better opportunities for the development of the movement on more intensive lines. The new Ordinance prohibiting for one year coercive action for the payment of agricultural debts has enlarged the sphere of usefulness of co-operatives; for, it is likely to lead to a contraction of money-lenders' credit in rural areas and induce agriculturists to look to co-operatives in larger numbers for the supply of the credit they need for agricultural operations and for

the disposal of th ir crops. Judging from the present position as briefly indic te d above, the future prospects of the co-operative mov ment in this State are bright, and I hope that co-operators, b th official and non-official, will march forward with redoubled ener y and enthusiasm, coupled with caution and care, towards the co-operative commonwealth envisaged by the planners of a new economic system in India.

2. *Co-operative credit*—(*a*) *General.*—Credit still continues to play an important part in the movement. On the 30th June 1953 there were 18,635 credit societies and 6,936 non-credit societies in the State. They continued to be financed by the Madras State Co-operative Bank at Madras and its 31 affiliated Central Co-op rative Ba ks situated in the districts.

(*b*) *The Madras State Co-operative Bank.*—On the 30th June 1953, the Madras State Co-operati e B nk had 160 individuals and 31 Central Co operative Banks as its members with a paid-up share capital of Rs. 17·81 lakhs. The deposits held by it amoun ed to Rs. 4·64 crores. The deposits from inside the movement were Rs. 2·44 crores as against Rs. 1·80 crores in the previous year. Outside deposits and borrowings fell from Rs. 7·07 crores on the 30th June 1952 to Rs. 6·42 crores on the 30th June 1953. This shows that the movement is becoming self-reliant for the finances needed by the various types of co-operative societies. As usual, the State Co-operative Bank provided funds to the Central Co-operative Banks for financing agricultural operations and marketing of crops from its own resources supplemented by funds obtained from the Reserve Ba k of India by rediscounting the hundies of the Central Co operative Banks. The value of hu di s so rediscounted amounted to Rs. 4·17 crores. During the year, the State Co-operative Bank resolved to stop financing the procu ement of food grains undertaken by the co-operatives from the funds provided by the Imperial Bank of India on Government guarantee and to finance instead, consistent with its resources, such of the co-operative stores as were engaged in open market trade in food-grains. The guarantee given by Government for the repayment of the loans obtained from the Imperial Bank of India was restricted to Rs. 1·50 crores which represented the amount of loans outstanding to the Madras State Co-operative Bank on account of the existing stocks. On the 30th June 1953, the amount payable to the Imperial Bank of India amounted to Rs. 41 lakhs. In order to enable the State Co-operative Bank to finance the co-operatives for the purchase and distribution of chemical fertilizers, iron and steel, a cash credit accommodation of Rs. 50 lakhs was obtained from the Imperial Bank of India on Government guarantee. On the 30th June 1953 the State Co-operative Bank owed to the Imperial Bank of India a sum of Rs. 4·08 lakhs under this head.

(*c*) *Central Co-operative Banks.*—The thirty-one Central Co-operative Banks in the State had 24,471 members of which 20,405 were co-operatives. They had a paid-up share capital of Rs. 162·88

lakhs as against Rs. 151·05 lakhs at the end of the previous year. All the Central Co-operative Banks together commanded a working capital of Rs. 21·25 crores, of which a sum of Rs. 11·65 crores represented the deposits of members and non-members. The Central Co-operative Banks continued to enjoy the confidence of the investing public. Government directed that the deposit receipts of the Madras State Co-operative Bank, and the Central Co-operative Banks approved by the Registrar might be accepted as security deposits for Government contracts as in the case of deposit receipts of the Imperial Bank of India. This concession will be in force for a period of two years for the present. Government also included Co-operative Central Banks approved by the Registrar among the institutions in which the Market Committees could deposit their funds. The loans issued during the year by the Central Banks to various types of societies were Rs. 32·37 crores as against Rs. 44·27 crores in the previous year. The fall in the loan business was primarily due to the diminution in demand for funds from the wholesale and primary co-operative stores as a result of the relaxation of controls over foodgrains. As against a sum of Rs. 19 crores provided by the Central Banks to wholesale and primary stores societies in the year 1951-52 the amount advanced to them during the year was only Rs. 11 crores. On the 30th June 1953, the loans due to the Central Co-operative Banks from all the societies amounted to Rs. 15·26 crores. For financing seasonal and agricultural operations and the marketing of crops, the Reserve Bank of India sanctioned credit limits to the Central Banks to be drawn with the second signature of the State Co-operative Bank. The amount outstanding against these limits to the Reserve Bank of India at the end of the year was Rs. 3·74 crores. Although the Bank rate was raised from 3 per cent to 3½ per cent the Reserve Bank of India continued to provide financial accommodation to the co-operatives for financing seasonal agricultural operations and the marketing of crops at the concessional rate of 1½ per cent per annum. It was considered that in view of this concessional finance provided by the Reserve Bank of India and in view of the fact that the State Co-operative Bank had kept its lending rate to Central Banks at 2½ per cent not only on the funds given by the Reserve Bank of India but also on the funds provided from its own resources, the lending rate of Central Banks to agricultural credit societies and marketing societies should be reduced to 4½ per cent per annum so that the ultimate borrowers in these societies could receive the funds required by them at a rate not exceeding 6¼ per cent per annum. With this object in view, the twenty-fifth conference of Central Co-operative Banks held in July 1952, adopted, at my instance, a resolution to the effect that the Central Banks should charge not more than 4½ per cent interest on their loans to agricultural credit societies and marketing societies. Some of the Central Banks, however, exhibited reluctance for a time to reduce their lending rate as they apprehended that it would reduce their margin of profits.

The matter was discussed again at a Board meeting of the State Co-operative Bank It was made clear at the meeting that the Madras State Co-operative Bank would charge only 2½ per cent per annum on all loans given by it for financing agricultural credit societies and marketing societies, *irrespective of the purpose and the period of loans.* All the Central Banks then responded reducing their lending rate to 4½ per cent per annum on all loans given by them to all agricultural credit societies and marketing societies, and the latter now lend to their members at 6¼ per cent. This is the lowest rate charged by the co-operatives in the whole of the Indian Union.

In recent years, there has been a persistent and growing demand from agriculturists for medium term funds for such purposes as sinking or deepening wells, erecting pumpsets, constructing farm houses, etc. The central banks have not been able to meet this demand as their medium term resources are limited. They require outside financial assistance in this behalf and approached the Reserve Bank of India for it. That Bank recognized the need and proposed the necessary amendments to the Reserve Bank of India Act, in order to enable it to sanction medium term loans also to State Co-operative Banks The amendments have been passed by the Parliament and are now before the President. When they become law, the Reserve Bank of India will be able to provide State Co-operative Banks in India medium term funds to the tune of Rs. 5 crores.

As in the previous years, I advised the Central Co-operative Bank to launch a vigorous collection drive particularly during the harvest seasons. They did their best; but their endeavours did not yield appreciable results owing to successive failure of rains during the past six years including the one under report. The Rayalaseema area was still in the grip of famine and the ryots there, had not the wherewithal to repay their debts These factors contributed to the increase in the percentage of principal overdues to demand in the Central Banks from 11 per cent to 13·73 per cent. The debts due to the Central Banks were mostly due from the agricultural credit societies. Now that the agricultural conditions have improved, I hope that there will be better progress in the collection of overdues in the current year.

(*d*) *Agricultural Credit Societies.*—The number of agricultural credit societies increased from 16,727 on the 30th June 1952 to 17,201. Their membership rose from 14·63 lakhs on the 30th June 1952 to 15·36 lakhs on the 30th June 1953 and their paid-up share capital from Rs. 192·22 lakhs to Rs. 209·30 lakhs. Their working capital stood at Rs. 13·77 crores as against Rs. 13·40 crores at the end of the previous year The total amount of loans issued by them during the year, however, registered a fall from Rs. 7·33 crores to Rs. 7·09 crores. Ninety-six per cent of the loans issued were for productive purposes. The percentage of surety loans outstanding against members to the total loans outstanding against

them has risen to 67·4 fr m 62·28 at the end o' last v ar. The sys em of post-sanction of loans that was intr di ced in 1949 is g tting more an l more popular. A sum of R, 33 01 lakhs was sanctioned during the year as cash credit to village credi s ie ies under the scheme a ag inst Rs. 29 10 lakhs in the r v ous ye n The percentage of overdues under arrear interest has fallen du to the systematic weed ng out of b id an l dormant s ci i s. There was, however, an increase in the per ent g of overdues under principal from 30 on the 30th June 1952 to 33 4 on the 30th June 1953. This is due to adverse seasonal condit ons during the last six years. This year, there were time'y rains and gricultural co ditions are favourable. The new Ordinance grantiag agriculturists relief from coercive action for one year does not apply to co-operatives, so that chronic defaulters to these inst tutions can be compelled to pay off their arrears. I therefore hope that at the end of the current year the overdues will be reduced considerably.

The scheme of reorganization of rural credit societies was in operation till the end of January 1953. On that date 68 41 per cent of villages were covered by rural credit societies and 20·11 per cent of the rural population was served by them. On the 1st February 1953 there were 11,391 rural credit societies doing multi-purpose activities of one kind or another such as th supply of agricultural, industrial and domestic requir ments of the r mem' ers and the sale of the produce of their member. The total non-credit business done in this manner amounted to Rs 81 88 lakh s during the year. Twenty-four societies obtained free grants amounting to Rs. 1·04 lakhs for the construction of godo vns and 11 of them completed the construction during the year. A s m of Rs. 1·45 lakhs was saved through hundi boxes and Rs 3·45 lakhs were collected in the form of savings and thrift deposits. Thou h Governm on' di continued the scheme of reorganization of rural cre it so ieties with effect from January 1953, the Central Banks were reques ed to continue their staff of supervisors at the ame r to of one supervisor for 20 soci ties and to complete the target fixed under the ch me ir respect of the increase of membership, and in roduct n of multi purpose activities. Most Central Banks have retained th extra staff employed. For further expansion, more staff will be necessary and I have reque ted Go ernmen' to consider the questi n of granting a d to the Central Banks for expansion, for a per od o' three years after which the subsidy will not be needed by them In pursuance of my advice to the Central Banks to insist on the employment of paid staff where loan transactions exceeded Rs. 50,000, one hund ed and s xty-three rural credit societies have appointed paid clerks. I trust that this will improve the volume of business in rur l c edit societ es.

(e) *Non-agricultural credit societies.*—There we e 1,271 soci ties of this category as against 1,246 socio t es in the previou year. The depo nts hold by them, viz., Rs. 7·72 crores increased by about 1·75 crores. The bulk of the funds required by them was

derived from their own resources. During the year, they issued Rs. 10·65 crores as loans to their members as against Rs. 10·51 crores in the previous year. The employees societies held thrift deposits amounting to Rs. 69·66 lakhs as against Rs. 52·26 lakhs in the previous year.

(*f*) *Land mortgage banks.*—Long-term finance for agriculturists for the discharge of prior debts and for the improvement of their lands continued to be provided by primary land mortgage banks which were financed by the Madras Central Land Mortgage Bank. The amount of loans issued by the latter recorded an increase from Rs. 82·84 lakhs in 1951–52 to Rs. 105·04 lakhs in the year under report. This is the largest amount issued by it in a single year ever since its inception. A sum of Rs. 10·24 lakhs was issued by its loans for land improvement against Rs. 9·52 lakhs in 1951–52. The Central Land Mortgage Bank floated its forty-eighth series of debentures for Rs. 72 lakhs bearing 4¼ per cent interest, the issue price being Rs. 99–8–0 per cent. As the money market was tight, I took special steps to ensure that the debentures were fully subscribed. I appealed to the Central Co-operative banks, to underwrite the issue, to advise co-operative institutions to invest their uninvested reserves in the debentures and to collect subscriptions from local bodies, temples, business houses and individuals. I am glad that there was splendid response to the appeal and the debentures were oversubscribed. The Reserve Bank of India had offered as usual to take 20 per cent of the series; but the offer was not availed of. Government continued to guarantee the repayment of the principal and the payment of interest on the debentures to the extent of Rs. 7 crores. The value of debentures in circulation at the end of the year was Rs. 6 27 crores. In consonance with the increase in the bank rate and in view of the increased rate of interest paid on the debentures, the Central Land Mortgage Bank raised its lending rate to the primary banks from 5 per cent to 5½ per cent and made money available to the ultimate borrower at 6½ per cent.

3. *Agricultural production.*—Co-operatives of different types continued to play an increasing role in agricultural production by bringing waste lands under cultivation, by providing credit for the installation of pump sets for irrigation, by distributing chemical manures and agricultural implements, by providing timely credit on reasonable terms for seasonal agricultural operations and the marketing of crops, and by affording facilities for increased production of milk, egg, fish, salt, etc.

(i) *Production of food crops*—(*a*) *Cultivation of fallow lands.*—Co-operative societies in 15 districts selected for intensive cultivation applied to the Government for the lease of 11,616·15 acres of Government fallow lands for being sub-leased to their members. Collectors were able to grant the lease of only 2,960·82 acres. 1,621·20 acres were sub-leased by the societies to their members for the cultivation of food crops. 1,184·88 acres were actually brought

under cultivation. The land colonization co-operative societies for civilians and ex-servicemen have so far reclaimed 18,547·17 acres of fallow lands. Their members cultivated 15,448·60 acres. Thirty-five land reclamation co-operatives in the Pattukkottai taluk of the Tanjore district have so far reclaimed 4,166 acres and made them available for the cultivation of food crops. Four hundred and fifty-nine tenants' societies consisting of Harijans and landless labourers secured 49,764 acres of padugai, lanka and waste lands from Government on lease and sub-leased them to members for the production of crops.

(*b*) *Provision of irrigation facilities.*—Twenty-four irrigation societies provided facilities for irrigating 9,501 acres. The Biccavolu Langala Tank Irrigation Society in the East Godavari district provided irrigation facilities for 264 members for irrigating 464 acres of land by pumping out water from the Samalkota canal. The Padaganjam Irrigation Co-operative Society in the Guntur district afforded irrigation facilities by taking water from the adjacent Kammanur canal through a pipe, with the permission of the Public Works Department. The Krishna Co-operative Irrigation Society at Guntupalli in the Krishna district helped to irrigate 2,525 acres of land by installing pump sets and pumping out water from the Krishna river. The Paleru Irrigation Co-operative Society at Jaggayapet, also in the Krishna district, secured water from the Paleru river from Katchavaram anicut in the Hyderabad State paying annual *nazaranna*. The water so diverted is stored in big tanks and utilized for irrigation. Rural Credit Societies also played an important part in the provision of irrigation facilities to the members. One hundred and seventeen rural credit societies granted Rs. 2·82 lakhs as loans to their members for the purchase of pump sets. Up to the end of the year, the number of pump sets installed were 861. The Nelvoy Agricultural Farming Society in the Chingleput district took on hire 8 pump sets from the Agricultural department for providing irrigation facilities to its members. The primary land mortgage banks issued Rs. 10·24 lakhs for land improvement such as the construction of wells and installation of pump sets.

(*c*) *Supply of seeds, manures and agricultural implements.*—The Agricultural department supplied seeds to select co-operatives at their headquarters and these undertook their sale for a small commission. One thousand six hundred and seventeen bags of seeds were supplied in this manner. Marketing societies also supplied seeds to ryots to the value of Rs. 5·51 lakhs. Twenty-one co-operative wholesale stores and two marketing federations distributed to the ryots 21,182 tons of ammonium sulphate and 2,899 tons of superphosphate through 812 select primary credit societies. Marketing societies distributed manure worth Rs. 59·67 lakhs. The Co-operative Wholesale Stores and two marketing federations acted as wholesalers for procuring iron and steel and sold agricultural implements worth Rs. 50·49 lakhs. Forty-one

societies, selected for the manufacture of agricultural implements, manufactured implements worth Rs. 86,840 and sold implements valued at Rs. 1·46 lakhs. Five hundred and forty-seven co-operative societies purchased fabricated implements worth Rs. 1·94 lakhs both from co-operatives and from private dealers and sold agricultural implements to the value of Rs. 2·52 lakhs.

(*d*) *Provision of tractors.*—The Tiruppur Co-operative Sale Society in the Coimbatore district is maintaining two tractors for the use of its ryots. The Co-operative Wholesale Stores at Tiruvallur, Nellore and Chittoor maintained eleven tractors in all and the Sriperumbudur Co-operative Marketing Society in Chingleput district maintained one tractor The twelve tractors ploughed 1,869 acres and earned hire charges of about Rs. 31,000.

(*e*) *Provision of credit.*—The rural credit societies advanced loans to their members to the extent of Rs. 5·97 crores during the year for agricultural operations. The non-agricultural credit societies also issued Rs. 1·01 crores for the same purpose.

(ii) *Production of other foodstuffs* (*a*) *Milk.*—Forty-one milk supply unions and 740 milk supply societies supplied milk and milk products to the value of Rs. 143·76 lakhs to individuals and institutions. Among institutions, the major consumers were the State hospitals, jails, borstal schools, etc.

(*b*) *Eggs*—Forty egg production and sale societies sold 1·57 lakh eggs for Rs. 19,421. The Madras Milk Supply Union purchased from its affiliated societies and disposed of 2·83 lakhs of eggs through its milk vendors at its milk depots in Madras. It supplied 265 superior cocks to the members of the feeder societies for improving egg production.

(*c*) *Fish.*—Three hundred and forty-two fishermen societies issued Rs. 7·41 lakhs as loans to their members and distributed yarn for making nets and fishing tackle worth Rs. 2·53 lakhs. Some of them took leases of inland fisheries to the value of Rs. 1·64 lakhs.

(*d*) *Fruits and vegetables.*—The fruit growers' and vegetable growers' societies marketed fruits and vegetables belonging to their members to the value of Rs. 1·73 lakhs. The Nilgiris Co-operative Marketing Society sold Rs. 2·49 lakhs worth of potatoes and exported English vegetables worth Rs. 0·77 lakh.

(*e*) *Salt.*—One thousand three hundred and eighty-eight workers who were members of four salt workers' co-operative societies manufactured salt to the value of Rs. 1·20 lakhs and sold salt for Rs. 1·36 lakhs. The Pudukottai Co-operative Central Stores manufactured 42,300 maunds of salt and sold salt worth Rs. 35,172 during the year 1952–53.

(*f*) *Sugar, sugarcane and jaggery.*—Members of 14 sugarcane growers' co-operative societies raised 8 585 tons of sugarcane worth Rs. 3·07 lakhs and supplied 5,965 tons of sugarcane worth Rs. 2·13 lakhs to the sugar factories. Members of 2,187 palm

jaggery manufacturing societies produced jaggery worth Rs. 96·16 lakhs. The Etikoppaka Industrial Co-operative Society produced 1,776·41 tons of sugar out of the sugarcane supplied by members.

4. *Industrial production*—(*a*) *Production of textiles.*—One thousand one hundred and ninety-one weavers' co-operative societies had more than 2·11 lakh looms in their fold. This represents about a third of the handlooms in the State. The handloom weavers' co-operative societies produced Rs. 4·01 crores worth of handloom cloth and the value of their sales amounted to Rs. 5·39 crores. All of them are affiliated to the Madras State Handloom Weavers' Co-operative Society which supplies them yarn for the manufacture of cloth and takes over part of their finished products for disposal through its several selling units. The weavers' co-operative societies had to contend against a falling market for the disposal of their goods. Many societies had to make distress sales at rates below the cost of production. The scheme of relief of distress sanctioned by Government in June 1952 was in force throughout the year under review. During this year, the Government of India approved my scheme for appointment of commercial travellers in foreign countries for tapping external markets for the handloom industry. They have also passed legislation empowering the collection of a cess of three pies on every yard of cloth produced by the weaving mills so as to build up a fund out of which the handloom industry could be resuscitated. Schemes touching all aspects of the handloom industry costing about Rs. 147 lakhs have been formulated for the utilization of the amount.

(*b*) *Production of cottage industrial goods.*—The value of goods produced by the cottage industrial societies was Rs. 15·10 lakhs consisting of metal wares, coir goods, leather goods, etc. The value of finished goods sold by them during the year was Rs. 25·46 lakhs. The twelve women cottage industrial societies in the Madras City executed orders for garments placed with them by the Madras Women Cottage Industrial Central Society and paid Rs. 13,512 as wages to their members. The sale of ready made garments made by the Central Society during the year amounted to Rs. 38,815. Among the Women's Cottage Industrial Societies outside the city, the societies at Arni and Virudhunagar deserve special mention. The former produced goods worth Rs. 7,834 during the year, and the latter produced goods worth Rs. 9,725.

5. *Co-operative marketing of agricultural produce.*—Two hundred and eighty-six sale societies in the State issued loans and advances to their members on the pledge of produce to the extent of Rs. 148·94 lakhs. The value of produce sold by them as agent during the year amounted to Rs. 192·05 lakhs and the value of produce sold on outright basis was Rs. 170·4 lakhs. Some of the marketing societies were entrusted with the distribution of foodgrains during the period of control; but with the withdrawal of

controls, I have advised them to revert to their normal business of supplying seeds, manures and agricultural implements to their members to stimulate agricultural production and the marketing of the crops raised by them.

6. *Co-operative distribution*—(a) *Through consumers' societies.*—The removal of controls and the derationing of foodgrains ordered in June 1952 affected the volume of business transacted by the consumers' co-operative stores. The total sales of the wholesale and primary stores during the year were about Rs. 28 crores as against 43 crores in the previous year. Some consumers' co-operative stores distributed imported foodgrains entrusted to them by the Civil Supplies department and also participated in the procurement of foodgrains in East Godavari, West Godavari, Kistna and Tanjore in which the levy scheme was in force. They also undertook the supply of quinine on agency basis. The co-operative wholesale stores also distributed chemical fertiliser, iron and steel through selected primaries. 21,282 tons of ammonium sulphate, 2,899 tons of superphosphate and 2,356 tons of iron and steel were distributed by them. After decontrol, they entered the free market in foodgrains and co-operated with Government in their decontrol policy. The future line of business of co-operative wholesale stores lies in purchases of foodgrains in the open market and sales to affiliated primary stores.

(b) *Through students' stationery stores.*—The students' stationery stores helped their members to get their books and stationery at cheap rates. The value of books sold by them amounted to Rs. 23·63 lakhs.

(c) *Through rural credit societies, etc.*—Rural credit societies, employees' societies and other types of societies which undertook the distribution of domestic requirements of their members sold during the year Rs. 150·79 lakhs worth of goods.

7. "*The First Five-year Plan*" *and co-operation.*—The "First Five-year Plan", which was approved by Parliament in December 1952, recommended that "as an instrument of democratic planning, combining initiative, mutual benefit and social purpose, co-operation must be an essential feature of the programmes for the implementation of the Five-year Plan adopted at all levels of administration." In accordance with this recommendation, the Madras State planned to provide Rs. 100 lakhs in a period of five years ending 31st March 1956. They relate to schemes for the organization of co-operative land colonization societies for the benefit of Harijans, landless labourers and ex-servicemen, the intensive cultivation of lands through village co-operatives, the provision of credit at reduced rates of interest to agriculturists in Rayalaseema and the construction of warehouses for storage of agricultural produce. In addition, a sum of Rs. 371 lakhs has been provided for several other schemes such as co-operative housing, dairying and milk supply, cottage industrial societies, amelioration of backward classes, etc. The cost of the co-operative schemes

relating to the residuary State amounts to Rs. 48·77 lakhs and the amount provided for this State for schemes such as co-operative housing, dairying and milk-supply societies, etc., is Rs. 230 lakhs.

8. *Community Projects.*—Six Community Projects were inaugurated in the State on 2nd October 1952:—

1 Kurnool-Cuddapah Canal area.
2 Coimbatore (Bhavani Project).
3 Malabar (Malampuzha Project).
4 East Godavari.
5 South Kanara.
6 Madurai (Periyar Project).

Government sanctioned 17 Senior Inspectors of Co-operative Societies to work in these areas. They are under the control of the Project Executive Officers. They assist the Project Executive Officers in the organization of new co-operative societies. The Deputy Registrars concerned register the societies after obtaining my orders wherever necessary. Village guides employed in the Project areas are given training in co-operation and other subjects at three training centres, viz., Parli (Malabar), Peddapuram (East Godavari district) and Gandhigram (Madurai). Three Co-operative Sub-Registrars and 3 Palm Gur Instructors were sanctioned for imparting the training.

9. *Prohibition (amelioration).*—As in the previous year, the ameliorative work carried on by this department embraced the entire field of rural development. Besides promoting general rural welfare, the ameliorative activities undertaken by the department contributed to the economic improvement of the ex-tappers in particular. Notable progress was made by the palm jaggery co-operatives, the chief type of co-operative organization set up to provide employment for the ex-toddy tappers. There were 2,187 palm jaggery societies at the end of the year with 2·14 lakhs members and a paid-up share capital of Rs. 7·25 lakhs. They provided employment for 1·88 lakhs ex-toddy tappers. The societies produced and sold jaggery for Rs. 96·66 lakhs and Rs. 128·89 lakhs, respectively. Nearly 30 per cent of the jaggery produced was sold through co-operative agencies. The Madras State continued to be ahead of the other States in India in the development of palm gur industry through co-operatives. Besides jaggery societies, other types of societies such as those for land colonization, milk supply, cottage industries and tenants' co-operative societies continued to provide employment for the ex-toddy tappers. Other ameliorative activities were the promotion of thrift through rural co-operatives, the intensive development of co-operatives in the select firkas, the encouragement of social and recreational activities by rural credit societies, the provision of counter attractions to drink and propaganda through films and magic lantern slides, etc.

10. *Firka development.*—Co-operatives played an important role in "firka development". During the year, 25 additional

firkas were selected under the Rural Welfare Scheme. At the end of the year, the scheme was in operation in 88 firkas, 7 centres and 14 areas. Out of 3,332 villages in the selected firkas and centres, 2,833 were covered by co operative societies. A special staff of 4 Senior Inspectors, 25 Junior Inspectors and 6 peons was attending to the work relating to the development of co-operatives in the select firkas and centres. In the three firkas selected by Government for the organization of multi-purpose co-operatives of the full-fledged type, namely, Tirumangalam in the Madurai district, Dendalur in the West Godavari district and Kumbla in the South Kanara district, 23 multi-purpose co-operative societies were formed, bringing the total number of such societies to 115 at the end of the year. These societies undertook extra-credit activities such as the supply of domestic requirements, agricultural implements, sale of milk, construction of godowns, owning of agricultural machinery to be let out on hire, and maintenance of medicine chests, pump-sets and stud-bulls benefiting 2,717 members. The total amount involved in these activities amounted to Rs. 4·9 lakhs.

Out of 25 select firkas in which the scheme for the procurement and supply of raw materials to the village artisans through co-operatives was sanctioned, in 21 select firkas the co-operative agencies purchased and sold raw materials for Rs. 2,41,024 and Rs. 1,87,113 respectively. They were sanctioned an interest-free Government loan of Rs. 2,00,854 for the purchase of raw materials for the artisans up to the end of the year, of which they repaid Rs. 1,41,604.

11. *Resettlement of ex-servicemen.*—The co-operative societies formed for the resettlement of ex-servicemen consisted of 13 land colonization societies, 9 workshops and 13 motor transport societies They provided work in all for 2,927 ex-servicemen. The co-operative workshops had 686 members on their rolls with a paid-up share capital of Rs 0 44 lakh. Their production during the year amounted to Rs. 5·44 lakhs as against Rs. 5·59 lakhs in the previous year and the salaries and wages paid to members amounted to Rs 0·91 lakh as against Rs. 1 57 lakhs in the previous year. Six co-operative workshops were reorganized by equipping them with up-to-date labour-saving machinery with funds provided by the Government and the Post-war Services Reconstruction Fund Committee to the extent of Rs. 9·53 lakhs. The reorganization of two workshops was held up and the proposal for the reorganization of the Strathie Engineering Workshop is pending with Government. The 13 land colonization societies for ex-servicemen had 1,499 members with a paid-up share capital of over Rs. 6 lakhs. 4,269·40 acres were brought under cultivation by these societies. The 13 co-operative motor transport societies for ex-servicemen owned 324 vehicles, employed 742 ex-servicemen and paid Rs. 3·9 lakhs as wages. Goods transport is the main line of activity. Eleven societies however undertook passenger transport during the year.

12 *Co-operative housing—(a) Urban housing co-operative societies.*—These were able to maintain their usual progress. At the end of June 1953, there were 294 urban housing societies of all types. They completed 979 houses during the year and 1,869 houses were under various stages of construction at the end of the year. The total number of houses completed by all types of urban housing societies during the last six years (1947–1953) was 4,176. Loans to the extent of Rs. 103·20 lakhs were sanctioned to urban housing societies during the financial year 1952–53 of which Rs. 70 lakhs were disbursed to the societies before 31st March 1953, as against Rs. 71·61 lakhs during the previous financial year. But only a sum of Rs. 26·12 lakhs could be disbursed to housing societies in the composite State up to 30th September 1953. The reduction in the volume of loans disbursed during the current year was due to a curtailed allotment in the budget.

Co-operative Urban Housing Schemes are intended for the middle classes and the lower income groups. They are business schemes in which State loans are borrowed for 20 years at 4½ per cent per annum. The loan for the individual is limited to Rs. 20,000 in the city and Rs. 12,000 in the mufassal. Where houses are erected for larger sums, the difference is met from the members' own resources. Some members of the co-operative housing societies, particularly in the Madras City, have erected houses costing more than Rs. 20 000. This has given rise to the criticism that the State has helped people to build palaces. No one can object to a person building a house to suit his comfort so long as he does not borrow from Government anything more than the limit prescribed. Nor can it be maintained that the middle classes, who are a part of the body politic should not be helped by Government with *loans* to build houses. The poor, no doubt, deserve to be helped more; but they cannot be helped with *loans*. They need subsidies in full or in part. When the State cannot command the funds with which these subsidies can be provided, the least they can do to help the poor is to advance money to those who can repay it so that they may build new houses and increase the number of houses in towns. More houses will thereby become available for occupation, rents may go down and those who cannot pay for the purchase of a house can occupy them as tenants on easy rents. Some champions of the poor fail to see this indirect benefit accruing to the poor from housing schemes intended for the middle classes. But it is heartening to observe that the first Five-year Plan has recommended that "provision should be made to co-operative building societies of middle class and other low income groups other than industrial workers." The Central Government should provide funds for the issue of loans to such building societies through State Governments.

In April 1953, Government modified their loan policy to co-operative housing societies. With a view to encouraging the construction of cheaper houses and restricting the loans to the

lower middle classes, they ordered that the maximum loan admissible for a house should be Rs. 3,000 and that no person whose monthly income exceeded Rs. 200 would be eligible for a Government loan. These orders were made applicable both to urban and rural housing societies. But an exemption was made in cases where legally enforceable commitments had been made. According to the latest instructions of Government, members of housing societies who apply for loans for the construction of houses on sites selected by the Housing Committees before 22nd April 1953 are exempt from these restrictions. Government subsequently raised the income-limit of persons eligible for Government loan from Rs. 200 to Rs. 400 per mensem.

(*b*) *Rural housing societies.*—This is the third year of the working of the rural housing scheme. There were 45 rural housing societies at the end of the year and one more has since been registered. During the year under report Rs. 41,700 were lent to these societies for the construction of houses. On 30th June 1953, 22 houses had been erected and 25 houses were under construction. In my last report I indicated the reasons why progress in rural housing schemes was slow. Those reasons still hold good.

13. *Committees and conferences.*—Government reconstituted the State Co-operative Advisory Council during the year fixing the term of office of the five non-official members of the Council as two years from the 6th February 1953. During the year the Council met once. At this meeting it considered certain amendments to the Madras Co-operative Societies Act and the Rules framed thereunder, and offered its views against the proposal to organize a co-operative stores for the procurement and distribution of raw materials required for match factories at Sivakasi referred to it for opinion. After the formation of the Andhra State, Government have eliminated the two Andhra members from the Council.

The XXVIII Madras State Co-operative Conference was convened by the Madras State Co-operative Union in December 1952. It was inaugurated by Sri C. Rajagopalachariar, Chief Minister. Shri Syama Nandan Sahaya, Chairman, Bihar Provincial Co-operative Bank, Limited, presided over the conference.

The XXIII Primary Land Mortgage Banks Conference was held on the 28th February 1953. Sri Venkatappiah, I.C.S., Executive Director, Reserve Bank of India, inaugurated the conference. In June 1953, the fifth session of the All-India Palm Gur Workers' Conference was held at Tuticorin under the presidentship of Sri J. L. P. Roche Victoria, M.L.A. The Conference, was inaugurated by the Chief Minister. Since the closes of the co-operative year, the IX Co-operative Tamil Nad Conference was held at Tanjore in October 1953. It was inaugurated by Sri Shri Prakasa, Governor of Madras. The Central Banks Conference was held in July 1952.

I regret to record the death of Sri L. N. Paramasivam Pillai, an ardent and respected co-operator who was the President of the Trichy Central Stores. He took a keen interest in the working of the Lalgudi Sivagnanam Agricultural Co-operative Society and was connected with several co-operative institutions in the State. Sri V. I. Munisami Pillai, another co-operator, who took great interest in the co-operative movement, passed away during the year. Sri K. C. Ramakrishnan, another co-operator, died in July 1953. He was the Managing Editor of the "Indian Co-operative Review".

I continued to serve on the Standing Advisory Committee on Agricultural Credit set up by the Reserve Bank of India and the Extension Board of the Indian Council of Agricultural Research. During the year, Government permitted me to be a member of the Foodgrains Committee of the Indian Council of Agricultural Research and the All-India Handloom Board. I have also been appointed as a member of the Central Committee constituted by the Reserve Bank of India for the formulation and implementation of the scheme of co-operative training and for co-ordinating that training at all the three levels, viz., higher, intermediate and subordinate. I attended the conference of the State Ministers for Co-operation and Agriculture held in New Delhi in September 1953 as the representative of the Madras Government.

14. *Visitors.*—As in previous years several distinguished visitors from other States and abroad visited the co-operative societies in this State. Among them were Dr. S. A. Hussain, Co-operative Marketing Adviser, Pakistan Government, and the Registrars of Co-operative Societies, Madhya Pradesh, West Bengal and Rajasthan. Dr. A. H. Ballendux, Banking and Credit Expert of the Asian Co-operative Field Mission, visited Madras during the year to acquaint himself with co-operatives here. Ten Burmese officers also came to Madras in March 1953 to study the working of the co-operatives. Mr. R. H. Gretton, Agricultural Officer, Rural Welfare Branch of the Food and Agricultural Organization, was here in February 1953 and discussed with me about a Technical meeting on Agricultural Co-operation in Asia and the Far East.

15. *Administration.*—I held charge of the post of the Registrar throughout the year except for three weeks in April when I went on leave. Sri A. Palaniappa Mudaliar, M.A., Joint Registrar for Prohibition, officiated in my place during the period of my leave. On 18th December 1952 Government appointed Sri V. Balasundram, I.A.S., as Joint Registrar of Co-operative Societies. He was in charge of Resettlement work. Sri Viswanatham Chetti and Sri Muthukrishna Naidu held the posts of Joint Registrar and Additional Joint Registrar respectively. Sri K. Subramaniam Nayudu, Joint Registrar continued to be the Chief Officer of Agricultural Credit Department of the Reserve Bank of India.

During the year, Messrs. P. V. Krishna Iyer and A. D. Balasundaram Mudaliar were promoted as Joint Registrars. The former is on deputation under the International Labour Organization at Rangoon and the latter was appointed as the Business Manager of the Madras State Handloom Weavers' Co-operative Society. Sri Subramaniam Nayudu, Sri Viswanatham Chetty and Sri Muthukrishna Naidu have since been allotted to the Andhra State. The Joint Registrars were of great help to me in the discharge of my duties. The officers of the department and the subordinate staff performed their duties faithfully. The non-official co-operators gave me their cordial support. The relations with other departments were satisfactory.

CHAPTER II.

Supervision, Education and Training.

1. *Supervision.*—The drive instituted in 1951 to revive and strengthen the existing unions was continued in the year. On 30th June 1953, there were 269 unions functioning in the State. They had 11,973 societies affiliated to them and they employed 632 supervisors. The Central Banks collected Rs. 5·94 lakhs during the year as supervision fund from the societies affiliated to the unions to meet the cost of supervisors. They contributed to the Supervision Fund Rs. 2·74 lakhs from their general funds and Rs. 4·17 lakhs as rebate on interest collected from societies.

The supervision of certain types of societies such as stores societies, weavers' societies, palm jaggery societies, fishermen societies, Harijan soctieies, milk supply societies, sale societies and other non-credit societies continued to be done by the departmental staff. The staff employed for the purpose is detailed below :—

	Co-operative Sub-Registrars.	Senior Inspectors.	Junior Inspectors.
1 Stores societies .	42	68	..
2 Weavers' societies ..	39	108	22
3 Jaggery societies ..	..	103	..
4 Fishermen societies ..	3	1	13
5 Milk supply societies ..	1	29	30
6 Harijan societies ..	..	..	31
7 Other types of non-credit societies.	..	41	..
Total ..	85	350	96

2. *Co-operative training institutes—(a) Training of the staff of the department.*—During the year, the Central Co-operative Institute, Madras, conducted two courses of training for departmental Inspectors. The first course lasted from April 1952 to July 1952. Forty-four Rural Welfare Officers, absorbed as Junior

Inspectors, were given training during this period. The second course was conducted from September 1952 to March 1953 in which 82 Senior Inspectors were given training. Two non-official candidates were also admitted to the training. The Institute is now conducting training courses for 87 Junior Inspectors from 1st July 1953 in two batches. One post of Senior Inspector-Lecturer in the Institute was created with effect from 3rd November 1952. The teaching staff of the Institute now consists of one Principal and three Senior Inspector Lecturers. I have submitted proposals to Government for declaring them as belonging to a Vacation Department so that the teaching staff may have some rest during summer. As usual, I conducted the examinations in Co-operation, Banking, Auditing and Book-keeping twice in the year, and 1,131 candidates were admitted to the examinations.

Refresher classes for departmental Inspectors were held as usual during the year for seven days at the headquarters of each Deputy Registrar.

(b) *Training of non-official co-operative employees.*—The eleven-month training course for non-official co-operative employees and for candidates seeking employment in co-operative institutions was conducted by the four mofussil co-operative training institutes at Anantapur, Rajahmundry, Tanjore and Coimbatore. Five hundred and forty-three candidates were admitted for training and 429 of them came out successful in the final examinations conducted by the State Co-operative Union in March 1953, forty candidates securing first class. In addition to this course, the institutes ran a short course for ten weeks for employees of non-credit co-operative societies. One hundred and ten candidates including seven lady candidates underwent the training and sat for the examinations, 89 came out successful. The cost of the teaching staff of the institutes was met by Government, as usual, and the institutes met the other expenses from the tuition fees collected from the candidates, grants received from the Central Banks in their jurisdiction and grants made by the Madras State Co-operative Union. The institutes at Tanjore and Coimbatore employed non-official lecturers and a sum of Rs. 6,089 was paid to them as subsidy towards the pay of these lecturers. The Coimbatore Co-operative Institute has obtained a piece of land as a gift from the Murugan Mills, Coimbatore, and proposes to construct a building and a hostel thereon. It has applied for a Government grant equal to half the cost of the building. The Hood Co-operative Institute, Tanjore, has commenced the construction of its own building at an estimated cost of about Rs. 60,000 and proposes to meet the cost from the sale-proceeds of its old building, donations and grants from Government. The Malabar District Co-operative Bank conducted a short course of training for the paid employees of credit societies. The loan of the services of a Senior Inspector

was sanctioned to it. The proposal for starting a sepa Co-operative Training Institute for Malabar will be taken u Part II Scheme for 1954–55.

(c) *Training by the International Labour Organization the Reserve Bank.*—The Asian Co-operative Field Mission of International Labour Organization conducted a regional trai course at Lahore for persons actually engaged in Co-opera Educational Activities. Government permitted the deputatio two Co-operative Sub-Registrar Superintendents of the mufa co-operative institutes and the Principal, Central Co-opera Institute, to attend this course. They also agreed to bear one- of the cost of their travel, the other half being met by the Mis The Reserve Bank of India contemplates the establishmen four Regional Training Institutes in India for giving trainin official and non-official co-operators. One such centre has established at Poona. Another will be set up at Madras sho A Central Committee for the formulation and implementatio the scheme of training, and for co-ordinating the training a the three levels, viz., higher, intermediate and subordinate per nel, has been constituted at Bombay. Government permitted me to be a member of this Committee.

3. *Education and propaganda*—(a) *Co-operative educatio* Two Deputy Registrars are working as Lecturers in Co-opera for the B. Com. (Hons.) course run by the Madras Univer They give lectures on Co-operation to the IV and V B. (Hons.) students of the Pachaiappas and the Loyola Colle The candidates are given practical training in audit and su vision of co-operative societies by the Deputy Registrar Lectu in the City and by other departmental officers in the mufa Twenty-two candidates came out successful in the final ex nations in 1953. I have advised big Co-operative Institution employ them in preference to others whenever vacancies aris

(b) *Propaganda.—The Madras Journal of Co-operation* English is published by the State Co-operative Union. Gov ment have been meeting the cost of its Associate Editor giving the Union an annual subsidy. During 1952–53 a sum Rs. 4,050 was paid as subsidy to the Union for this pur Now that the financial position of the Union has improved, question of discontinuing the subsidy is under considera The Tamil Nadu Co-operative Federation and the Andhra Co-operative Union continued to publish journals on Co-opera in the regional languages. The Tamil Nadu Co-operative Fe tion, Coimbatore, has completed the translation of the Ma Co-operative Societies Act into Tamil. The Andhra Desa Co-op tive Union has completed the translation of the Co-opera Manual, Volumes I and III, into Telugu. This Union is insta a printing press of its own. In last year's report I stated the Madras State Co-operative Union produced two films on " Supply" and "Cottage Industries" and that the certificat

the Board of Censors was awaited. The certificate has since been received. The films were exhibited at the Tamil Nad Co-operative Conference held at Tanjore in October 1953. They were also exhibited at Lahore during the regional training course conducted in October 1953 by the Asian Co-operative Field Mission of the International Labour Organization.

The "Madras Information" continued to publish articles on subjects relating to Co-operation. Talks on Co-operation and allied subjects prepared by the Co-operative department were broadcast through the All-India Radio Stations at Madras and Tiruchirappalli.

CHAPTER III.

Administration.

1. *Organization of the department—(a) Staff for general administration.*—The sanctioned strength of the Co-operative department, excluding the staff for Prohibition (Amelioration), was as follows at the end of the year :—

Registrar	1
Joint Registrars (including an I.A.S. Officer under training).	3
Deputy Registrars	42
Deputy Registrars for Land Mortgage Banks	3
Deputy Registrars on Special Duty	4
Personal Assistant to the Registrar of Co-operative Societies.	1
Special Deputy Collector for Land Acquisition	1
Dairy Development Officer	1
District Veterinary Officer	1
Technical Experts for ex-servicemen societies	1
Tahsildar to work as Personal Assistant to Special Land Acquisition Officer.	1
Deputy Tahsildars for Land Acquisition	3
Deputy Surveyors	2
Dairy Assistants	29
Veterinary Assistant Surgeons	3
Co-operative Sub-Registrars	237
Woman Special Officer	1
Senior Inspectors	1,257
Junior Inspectors	1,095
Revenue Inspectors	15
Upper division clerks	5
Principal, Central Co-operative Institute, Madras.	1
Dairy Chemist	1
Milk Tester	1
Laboratory Attenders	2
Accountant	1
Store-keepers	2
Lower division clerks, typists and steno-typists	271
Demonstration maistris	5
Stockmen-compounders	5

(*b*) *Staff for ameliorative work connected with Prohibition.*—This staff consists of—

Deputy Commissioner of Prohibition (Amelioration) and Joint Registrar.	1
Special Development Officers	7
State Palm Gur Organizer	1
Deputy State Palm Gur Organizer	1
Assistant Development Officers (Co-operative Sub-Registrars).	14
Co-operative Sub-Registrar (Manager)	1
Senior Inspectors	103
Junior Inspectors	15
Stenographers	9
Typists and lower division clerks	7
Photographer	1
Reserve operator	1
Drivers and cleaners	49
Van operators	13
Palm Gur Instructors	30

The bifurcation of the West Godavari district into two co-operative circles absorbing the ameliorative staff connected with Prohibition, was given effect to on 10th January 1953 and the scheme of intensive food production through village co-operatives was extended to that district. My proposals for the bifurcation of the Anantapur, Bellary, Chittoor, Kurnool and Ramanathapuram districts were deferred pending the formation of the Andhra State. I have included the proposal to bifurcate the Ramanathapuram district into two circles as a Part II Scheme for 1954–55 as directed by Government.

2. *Recruitment to the Co-operative department.*—The Madras Public Service Commission recruited 29 candidates for appointment as Co-operative Sub-Registrars, and they are undergoing training for a period of one year. It is recruiting 48 Senior Inspectors and 300 Junior Inspectors for appointment in 1954. The special rules for the Madras Co-operative Subordinate Services were revised during the year.

3. *Audit*—(*a*) *Progress.*—Normally the final audit of all the societies should be completed within six months from the close of the co-operative year. But in recent years the work dragged on till the end of the subsequent co-operative year and even beyond owing partly to the increase in the volume of the transactions and partly to the fact that in some cases the books were not available for audit. There were 24,990 societies whose audit had to be done for the year ending 30th June 1952 and 347 societies for the years ending with 31st March or 31st December. Of the former, the audit of all but seven societies was completed by the 30th June 1953. The audit of these seven societies could not be done for the following reasons: In three cases the account books were not available; in two cases the office-bearers

produce the books; in one case the transactions were
ted and in another case the transactions were volumi-
)f the 347 societies which adopted accounting periods
ıan the year ending 30th June for making up their
, 324 societies were audited leaving a balance of 23
at the end of the year. The audit of 22 societies has
en completed. The audit of the remaining one society
ot be completed as its accounts had not been properly
ıed. Necessary action has been taken to complete it
submitted proposals to Government for an additional
ıff in accordance with the existing standard and based on
ber of societies on 30th June 1951. They were deferred
ernment on account of the separation of the Andhra

in the previous years, many big co-operative societies
the importance of timely audit and to achieve this end,
d to take the services of departmental staff under
ental Rule 127 to get their accounts audited expeditiously.
as 952 societies took the services of 24 Co-operative Sub-
rs, 308 Senior Inspectors and 19 Junior Inspectors under
rangement. In addition, 26 retired officers of the
ent—1 Deputy Registrar, 16 Co-operative Sub-Registrars,
Inspectors and 2 Junior Inspectors were authorized to
the audit of co-operative societies under section 37 of
. Twelve Chartered Accountants were authorized to
he accounts of the co-operative institutions. Four of
tually did the audit of the Madras State Co-operative
the South India Co-operative Insurance Society, the
ative Fire and General Insurance Society and the Madras
ıd Telegraphs Co-operative Insurance Society.

proposed to Government that the South India Co-operative
ce Society should be audited by the departmental staff in
ı to the audit done by a Chartered Accountant as required
he Insurance Act. My proposal was accepted and a staff
o-operative Sub-Registrar, two Senior Inspectors and a peon
ctioned for the purpose for appointment under Fundamental
7.

he audit of all the 107 producer-*cum*-consumer societies in
abar district was completed before the end of the year by
ial staff under my control.

s in the previous year, the audit of gramasangams registered
he Societies Registration Act XXI of 1860 was conducted
staff. The audit of all the 71 gramasangams was completed
he end of December 1952.

) *Audit fees.*—During the year 1952–53, a sum of Rs. 2·76
as levied as audit fees for the audit of accounts of societies
o pay audit fees under rule XI for the year 1951–52.

A sum of Rs. 1,77,628 has so far been collected. Remission of audit fees to the extent of Rs. 6,559 was granted for the co-operative year 1950–51 to 32 societies which had worked at a loss or whose financial position was not sound.

Audit fees were also levied under rule XII of the rules framed under the Madras Co-operative Societies Act. Under this rule every registered society which does not pay for its audit to Government according to the scale of fees prescribed by Government or which does not have its accounts audited at its own expense shall remit 10 per cent of its net profits towards the Audit Fund. Ten thousand six hundred ninety-one societies were liable to contribute to the Audit Fund under this rule for the year ending 30th June 1952 and the fees levied on them amounted to Rs. 1·54 lakhs. A sum of Rs. 62,962 has so far been collected. Steps are being taken to collect the balance. Exemption from contribution to the Audit Fund granted to co-operative societies of which all the members or a majority of the members were Harijans, was continued during the year.

4. *Arbitration.*—Settlement of disputes through arbitration is a concession shown to the co-operatives to ensure their quick disposal. These disputes are entertained by the Deputy Registrars. Some of them are disposed of by them. Others are referred to official or non-official arbitrators for disposal. Sixty-one thousand one hundred and three arbitration references were entertained by the Deputy Registrars and 54,830 references were disposed of during the year, the number disposed of by honorary arbitrators being 27,380. The remaining 27,450 references were disposed of by the departmental staff. Much of the time of the departmental staff is taken up by this work. I have asked the Deputy Registrars to encourage the disposal of disputes by the honorary arbitrators. On the 30th June 1953, 23,674 references were pending disposal. Of these 2,680 were pending for over one year. Sections 51 (5) and 57 of the Madras Co-operative Societies Act provide for revision of the awards passed by the Arbitrator or the Deputy Registrars, the Registrar or the Joint Registrars. Eighty-five revision petitions filed under sections 51 (5) and 57 of the Madras Co-operative Societies Act were pending at the beginning of the year, as against 101 references in the previous year. One hundred and six references were received during the year and 104 petitions were disposed of leaving 87 petitions on hand at the end of the year.

Disputes between the registered societies and their committees, officers, agents or servants or any past commitees, past officers, past agents or past servants are entertained under section 51 (1) (*c*) of the Madras Co-operative Societies Act. One thousand two hundred and ninety-one such references were received during the year as against 1,045 references received during the previous year. The number of these petitions is now on the increase. Till recently

these references were under the orders of the Government disposed of by the Deputy Registrars themselves under section 51 (2) (*a*). Government have since empowered the Co-operative Sub-Registrars to decide disputes in respect of paid employees of co-operative societies drawing pay not exceeding Rs. 100 per mensem including allowances. Such cases are now transferred to them by the Deputy Registrars under section 51 (2) (*b*). I hope that this will make for speedy disposal of these disputes.

5. *Execution.*—The following statement shows the progress in the receipt and disposal of execution petitions under section 57-A of the Madras Co-operative Societies Act :—

	Number of petitions.	Amount involved Rs. (IN LAKHS.)
Execution petitions pending disposal at the beginning of the year	17,845	76·52
Petitions received during the year . ..	24,804	82·22
Total ..	42,649	158·74
Petitions finally disposed of during the year .	12,724	25·55
Petitions withdrawn during the year	6,976	31·00
Total ..	19,700	56·55
Petitions pending at the end of the year ..	22,949	102·19

Of the sum of Rs. 22·55 lakhs involved in the petitions disposed of during the year, Rs. 22·75 lakhs were realized in cash without the sale of properties attached, Rs. 2·73 lakhs by the sale of properties to persons other than decree-holders and the balance of Rs. 0·67 lakh by set off towards sums due to the decree-holders.

During the year under report, Government ordered that the rates of execution fees be enhanced by 25 per cent over the original rates for a period of one year with effect from 1st April 1953 so as to cover the deficit in the cost of execution staff.

6. *Supersession.*—Supersession is resorted to only in extreme cases where the affairs of the societies are badly managed by the committees or where deadlocks have been created on account of local factions or where the financial position of the society is not sound. It is a stage better than liquidation ; for it gives the societies a chance to improve matters. If this power had not been exercised, more societies would have gone into liquidation. I exercise this power only sparingly and restore normal constitution the moment it can be done without any risk. At the beginning of the year, the committees of 75 societies were under supersession. During the year the committees of 28 societies were superseded as against 43 in the previous year. Normal management was restored in the case of 23 societies while the registration of two superseded societies was cancelled during the year. This shows the care bestowed in

the exercise of powers under section 43 of the Madras Co-operative Societies Act At the end of the year, the committees of 78 societies were under supersession. They comprised 2 Central Banks, 22 Weavers' Co-operative Societies, 14 Stores, 10 Marketing Societies, 6 Housing Societies, 5 Milk Supply Societies and Unions, 3 Land Mortgage Banks, 1 Agricultural Colonization Society, 6 Urban Banks and 9 other types of societies. Deputy Registrars have been appointed as Special Officers in 5 societies, Co-operative Sub-Registrars in 10 societies, Senior Inspectors in 45 societies and Junior Inspectors in 9 societies.

7 *Liquidation.*—During the year, the registration of 269 societies was cancelled and the number of societies under liquidation rose to 1,057. Of these, the affairs of 312 societies were finally closed leaving 745 societies under liquidation at the end of the year. The total assets pending realization in all the cancelled societies amounted to Rs 22 53 lakhs A sum of Rs. 7·65 lakhs was collected in cash while Rs 6·42 lakhs had to be written off. The percentage of cash collections to demand works out to 22, as against 19 in the previous year. The Co-operative Sub-Registrars (Liquidation and Execution) in Ramanathapuram, Tanjore and Kumbakonam, were continued this year also.

8. *Criminal prosecutions.*—One hundred and fifty complaints were filed with the police during the year for prosecution of employees and office-bearers of co-operative societies, who had misappropriated their funds, as against 97 in the previous year. They included 33 complaints filed by the societies themselves. Fifty-two cases related to stores societies, 36 to rural credit societies, 31 to weavers' societies, 14 to milk supply societies, 2 to metal workers' societies, 7 to Urban Banks, one to an employees' society, 6 to marketing and sale societies and one to a fishermen society. The amount misappropriated by the delinquents was Rs. 6 85 lakhs as against Rs. 6·57 lakhs in the previous year. I am taking action in each case for the recovery of the misappropriated amount. The increase in the number of prosecutions launched in the year is due to the vigorous action pursued by the special staff of 16 Co operative Sub-Registrars which Government were pleased to sanction, to speed up the investigation into frauds The stern steps taken to bring dishonest men to book has given rise to complaints against the department; but the purity of the movement should be preserved and I am determined not to relax in this matter. One hundred and nineteen cases were disposed of by the criminal courts during the year, involving 96 office-bearers and 72 paid employees. Forty-six office-bearers and 44 paid employees were convicted.

9. *Act and Rules.*—Government have amended sub-rules 1 (*e*) and 2 (*e*) of rule XXVII by adding an illustrative list of relations who will be deemed 'near' for the purpose of these sub-rules. The draft new rule XXXI to regulate the election of the directors

of the South India Co-operative Insurance Society from men, the policy holders has been republished for eliciting public opinion on the modifications made by Government after a consideration of the suggestions received to the original draft amendment. Government have published a Bill to amend the Madras Co-operative Societies Act introducing a new section to exempt the loans issued by the co-operative societies in the former Pudukkottai State prior to 1st April 1949, from the scope of the Indian Limitation Act of 1908. The Bill was passed by the Legislature in its session in December 1953.

10. *Deputation of Departmental Officers.*—Four hundred and fifty-three officers were working in co-operative societies at the end of the year as against 360 at the end of the previous year. Of these 261 officers were deputed on foreign service terms and the rest under Fundamental Rule 127. The officers deputed belong to the following categories —

Joint Registrar	1
Deputy Registrars	18
Co operative Sub-Registrars	95
Senior Inspectors	306
Junior Inspectors	33

One Joint Registrar was working as the Business Manager of the State Handloom Weavers' Co-operative Society; 29 officers were in Central Banks, 91 in consumers societies, 100 in weavers societies, 35 in Sale or Marketing societies and the remaining 197 were in other types of societies such as housing societies, etc. The officers of the department are deputed to the societies only when the latter express their inability to carry on with the non-official staff and ask for departmental staff. One Deputy Registrar continued to work as Lecturer in the Co-operative Training College, Poona, on foreign service.

11. *Grants-in-aid.*—Appendix No. 7 shows the grants-in-aid sanctioned and distributed to societies during the year.

12. *Cost of working the department*—

	Rs. (IN LAKHS)
1 Pay of the Registrar	0 19
2 Pay of officers	3 06
3 Pay of establishment	33 70
4 Allowances, contingencies and other charges	29·60
5 Dairy Development Scheme	1 93
6 Grants-in-aid	11 51
Total ..	79·99
Deduct—Amount recoverable from the fund for Village Reconstruction and Harijan Uplift.	3·31
	76·68

The revenues of the department for 1952–53 amounted to Rs. 22·74 lakhs as against Rs. 18·83 lakhs in the previous year. The percentage of the net departmental cost to the working capital of the movement was 0·55 as against 0·6 in the previous year.

PART B.

CHAPTER I.

Co-operative Credit—Agricultural and Non-Agricultural.

1. *General.*—Credit societies were the first to be introduced in the State. They belong to two distinct categories, viz., short and medium-term credit societies and long-term credit organizations. The Madras State Co-operative Bank, the Central Co-operative Banks and the primary credit societies, both agricultural and non-agricultural, provide short and medium-term credits. The Central Land Mortgage Bank and the primary land mortgage banks furnish long-term credit.

2. *The Madras State Co-operative Bank.*—The transactions of the Madras State Co-operative Bank during the year, compared with the previous year, were as follows :—

	On 30th June 1953. RS (IN LAKHS.)	On 30th June 1952. RS. (IN LAKHS.)
1 Paid-up share capital	17·81	14·91
2 Total deposits held	464·55	402·38
3 Advances from the Reserve Bank of India	374·50	289·50
4 Loans from commercial banks ..	46·65	197·05
5 Reserve fund	45 75	44·75
6 Other funds	14·84	12·23
7 Working capital	964·10	901·22
8 Loans issued to central banks during the year	802·41	975·62
9 Loans issued to other societies during the year	69 08	5·62
10 Net profits for the year . ..	5·54	3·98

The deposits from inside the movement were Rs. 244·10 lakhs while the outside deposits and borrowings amounted to Rs. 641·61 lakhs, as against Rs. 180·4 lakhs and Rs. 707 lakhs respectively in the previous year. While there has been a noticeable increase in the deposits from within the movement there has been a fall in the borrowings from outside the movement. During the year, the State Co-operative Bank obtained increased financial accommodation from the Reserve Bank of India which sanctioned credit limits to the extent of Rs. 411 lakhs to the Central Banks for financing seasonal agricultural operations and marketing of crops. On the strength of these limits, which were treated as revolving limits, the State Co-operative Bank discounted hundies of Co-operative Central Banks to the tune of

Rs. 471·66 lakhs as against Rs. 473·57 lakhs in the previous year, and rediscounted them with the Reserve Bank of India to the extent of Rs. 417 50 lakhs as against Rs. 453·72 lakhs in the previous year. A sum of Rs 354 50 lakhs was repaid to the Reserve Bank of India leaving a balance of Rs. 374·50 lakhs outstanding at the end of the year.

The total loans issued by the bank to the central banks for different purposes were as follows:—

	1952-53. RS. (IN LAKHS.)	1951-52. RS. (IN LAKHS.)
1 For financing primary credit societies.	423·78	445·69
2 For financing sale societies ..	124·98	77·77
3 For financing stores for normal business	26·40	22·78
4 For financing stores for procurement.	181 62	367·64
5 For financing the distribution of chemical fertilizers, etc.	25·87	57·68
6 For financing weavers' societies (normal business)	0·16	4·06
For financing weavers' societies (relief scheme)	19·60	..
Total ..	802·41	975·62

In addition to loans, the State Co-operative Bank sanctioned cash credit limits to the Central Banks, aggregating Rs. 193·81 lakhs for several purposes. The amount outstanding under this account was Rs. 66·40 lakhs at the end of the year.

The Imperial Bank of India had provided the State Co-operative Bank, on Government guarantee an accommodation of Rs. 3 crores for financing the procurement and purchase of imported foodgrains. Subsequently this accommodation was reduced to Rs. 2·5 crores. On account of the relaxation of controls on foodgrains and the confinement of local procurement to certain specified districts of the State, the State Co-operative Bank resolved to stop financing the procurement of foodgrains undertaken by co-operatives from the funds provided by the Imperial Bank and to finance instead with its own resources such of the co-operatives as were engaged in the open market business in foodgrains. Nevertheless Government had to continue their guarantee to the Imperial Bank for the repayment of a sum of Rs. 1·50 crores which was still outstanding to the Imperial Bank from the State Co-operative Bank on account of existing commitments. On the 30th June 1953, the amount outstanding from the State Co-operative Bank to the Imperial Bank amounted to Rs. 41 lakhs.

In order to enable the State Co-operative Bank to finance the co-operatives for the purchase and distribution of chemical fertilisers and iron and steel, the Imperial Bank of India sanctioned to it a cash credit accommodation of Rs. 50 lakhs on Government guarantee. On the 30th June 1953, the State Co-operative Bank owed to the Imperial Bank, a sum of Rs. 4·08 lakhs under this account.

With the formation of a separate apex bank for the Central Banks in the Andhra State and the reconstitution of the Madras State Co-operative Bank in September 1953, it became necessary to apportion the credit limits sanctioned by the Imperial Bank of India on Government guarantee for financing procurement operations and the distribution of chemical fertilizers, etc., between the two banks and to refix the limits with reference to their actual requirements. Accordingly, Government have now guaranteed the Imperial Bank of India, the repayment of the following amounts lent to the reconstituted Madras State Co-operative Bank for the said purposes for a period of six months from the date of expiry of the respective existing guarantees :—

	RS. (IN LAKHS.)
(1) For chemical manures	5
(2) For procurement—	
(a) Cash credit	35
(b) Loans	15
Total ..	50

The Central Banks repaid their dues to the State Co-operative Bank regularly except the Cuddapah District Co-operative Central Bank and the Srikakulam Co-operative Central Bank which had overdues to the extent of Rs. 19·23 lakhs and 0·30 lakhs respectively. As in the previous years, the State Bank continued to provide the central banks subsidies for rectifying affiliated societies and for the encouragement of cottage industries. In this way, it provided a sum of Rs. 49,193 to central banks.

3. *Central co-operative banks*—(i) *Progress.*—The transactions of the 31 central banks during the year under report compared with the previous year were as follows :—

	On 30th June 1953.	On 30th June 1952.
1 Number of members—		
(a) Individuals	4,068	4,016
(b) Societies	20,405	19,897
	RS. (IN LAKHS.)	RS. (IN LAKHS.)
2 Paid-up share capital	162·88	151·05
3 Deposits from co-operative banks and societies.	504·74	610·81
4 Deposits from individuals and other societies.	661·25	661·40

	On 30th June 1953.	On 30th June 1952.
	RS. (IN LAKHS.)	RS. (IN LAKHS.)
commercial banks ..	18·96	47·08
the State Co-operative	642·80	664·25
central banks.		
l	78·14	70·41
serve	20·00	18·29
.. ..	36·13	33·57
ital	2,125·00	2,185·85
to societies	3,236·89	4,426·56
nding against societies ..	1,526·72	1,628·01
.. ..	19·89	20·66

position of capital.—The owned capital, the al and the working capital of the 31 central banks ne last two years were as follows :—

	On 30th June 1953.	On 30th June 1952.
	RS. (IN LAKHS.)	RS. (IN LAKHS.)
al	297·15	273·32
pital	1,827·85	1,912·53
ital	2,125·00	2,185·85

al represents 14 per cent of the total working capital.

wing statement shows the borrowings of central nks within the movement and those outside the

	On 30th June 1953.	On 30th June 1952.
	RS. (IN LAKHS.)	RS. (IN LAKHS).
vement—		
o-operative and central	646·72	668·49
societies	500·80	515·37
Total ..	1,147·52	1,183·86
vement—		
and other sources ..	661·35	728·67
Total ..	1,808·87	1,912·53

given to central banks to borrow up to 20 times share capital plus reserve fund was continued. banks availed themselves of the concession.

policy of Central Co-operative Banks.—During ntral co-operative banks issued loans to the tune of to affiliated societies as against Rs. 44·27 crores year.

	1952–53.	1951–52.
	RS. (IN LAKHS.)	RS. (IN LAKHS.)
oans	3,116·79	4,278·82
n and long-term loans ..	120·10	147·76
Total ..	3,236·89	4,426·58

The central banks were not able to meet in full the demand for medium-term finance consistent with the composition of their resources. While the proportion of short-term loans to medium-term and long-term loans advanced during the previous year was 29·1, it was 26·1 in the present year. The demand for medium-term loans is growing day by day on account of the various schemes for the improvement of agriculture put into operation under the Five Year Plan and the Central Co-operative Banks are finding it difficult to meet all the requirements with their limited medium-term resources. Outside financial assistance in this direction is therefore necessary. The Reserve Bank of India has already moved in this direction and suitable amendments to the Reserve Bank of India Act, in this regard are now before Parliament.

The following statement gives the particulars of loans issued by the central co-operative banks, classified according to the types of societies which borrowed from them :—

(1)	1952–53. Loans. (2)	Cash credit. (3)	Total. (4)
	RS (IN LAKHS.)	RS. (IN LAKHS.)	RS (IN LAKHS.)
1 Rural credit societies	703·18	98·52	801 70
2 Marketing societies	102·57	202·79	305·36
3 Wholesale stores	158·12	647·71	805·83
4 Primary stores	15 19	287·61	302·80
5 Weavers' societies	24 68	128·12	152 80
6 Others	154·79	713·61	868·40
Total ..	1,158·53	2,078·36	3,236·89

Co-operative wholesale stores still borrow large sums from the central co-operative banks. It is hoped that with the relaxation of controls marketing societies will expand their business in lending on the pledge of agricultural produce by borrowing more from their central banks.

(iv) *Fluidity of funds.*—The proportion of cash resources investment in trustee securities, and advances to societies, to the total borrowings on the last day of the year, was as indicated below :—

	Amount	Percentage to total borrowings.
	RS. (IN LAKHS.)	
1 Cash on hand and with banks ..	106·41	5·8
2 Investment in Government and other trustee securities . ..	256·04	14
3 Loans and advances	1,526·72	83

The ratios of total borrowings suggested by the Reserve Bank of India were 10 per cent for own resources and 30 to 40 per cent for investments. This standard could not be adhered as the Central Banks had to utilise their borrowings, for more pressing and urgent needs such as payment of agricultural operations, procurement and distribution of food grains, etc.

(v) *Recovery of dues.*—The position of [illegible] demand in the Central Co-operative Banks at the end of 1953 was 73 against 11 in the previous year. The Central Banks of Tirunelveli and Tiruchirappalli recovered the entire principal and interest overdue from the societies, thus keeping up their previous good record. Twenty-four central banks had no overdues under interest.

The State average of the percentage of balance to demand under principal, arrear interest and current interest in the past five years were as follows:—

Years.	Percent of balance to demand.		
	Principal.	Arrear interest.	Current interest.
1952–53	13·75	80·50	1·17
1951–52	11·01	79·20	0·40
1950–51	6·07	72·16	0·18
1949–50 .. .	[illegible]·00	53·12	0·21
1948–49	[illegible]·27	71·64	[illegible]·6

There was a rise in the percentage of overdues to Central Banks at the end of the year. The overdues in the Cuddapah, Srikakulam, Anantapur, Ramanathapuram, Nellore, Guntur, Chittoor, Rajahmundry, North Arcot and Bellary Central Banks were heavy. The increase in overdues was mostly due to the fact that agriculturists in general were hit hard by the successive failure of monsoons during the last five years and those in Rayalaseema in particular were affected by famine conditions.

(vi) *Bad and doubtful debts.*—The estimated bad and doubtful debts in Central Co-operative Banks were Rs. 18·23 lakhs, as on 30th June 1953 against which they hold a bad debt reserve of Rs. 27·21 lakhs. Their aggregate bad debt reserves and statutory reserves stood at Rs. 105·35 lakhs. The general financial position of the Central Banks is therefore sound.

(vii) *Net profits.*—The net profits of the Central Banks for the year were Rs. 19·88 lakhs as against Rs. 20·66 lakhs in the previous year. The Cuddapah District Co-operative Central Bank alone worked at a net loss of Rs. 62,331.

(viii) *Cost of management.*—The cost of the management of all the thirty-one central banks was Rs. 26·90 lakhs. This worked out at 1·20 per cent of their working capital as against 1·21 per cent in the year 1951–52.

(ix) *Inspection of Central Co-operative Banks.*—It has been the practice to inspect Central Co-operative Banks every half-year. Deputy Registrars in charge of the circles used to do it. But, the

increase in the transactions and the variety of business done these banks during the last 5 or 6 years called for a closer inspecti regarding the policies and activities of every Central Co-operati Bank by an officer of a higher status. I, therefore, recommend to Government that everyone of the Central Co-operative Ban should be inspected during 1953 by a Joint Registrar. Gover ment were pleased to accept my recommendation. All the ban have been inspected by the Joint Registrars during 1953 except t South Arcot District Co-operative Central Bank whose inspecti will be completed shortly.

(x) *State assistance to Central Co-operative Banks in the Raya seema*—(*a*) *Subsidy for issuing loans at cheap rates.*—The sche for providing loans at a reduced rate of interest, viz., 5 per ce to the ultimate borrowers in Rayalaseema was continued duri the year. A sum of Rs. 40,671 was given as subsidy to the fi Central Co-operative Banks there to attain this end.

(*b*) *Subsidy for intensive supervision of rural cre societies.*—A subsidy of Rs. 19,760 was given by Government to t five Central Banks in Rayalaseema during the year for employi additional supervisors at the rate of one supervisor for ev fifteen societies for the intensive supervision of agricultural cre societies.

4. *Agricultural credit societies* (*excluding land mortgage banks*) (i) *General progress.*—The transactions of agricultural cre societies other than land mortgage banks during the last t years are indicated below :—

	On 30th June 1953.	On 30th June 1952.
1 Number of societies	17,201	16,727
2 Number of members	1,536,898	1,463,323
	RS. (IN LAKHS).	RS. (IN LAKHS).
3 Paid-up share capital	209·30	193·22
4 Deposits from members	27·34	29·20
5 Deposits from non members	29·33	28·64
6 Loans due to financing banks and other societies	911·20	903·36
7 Loans due to Government	8·07	7·80
8 Reserve fund	123·27	116·71
9 Other funds	68·73	61·58
10 Total working capital	1,377·24	1,340·51
	NUMBER.	NUMBER.
11 Number of societies that worked at profit	9,144	9,535
	RS. (IN LAKHS).	RS. (IN LAKHS).
12 Net profits for the year	17·74	17·73
	NUMBER.	NUMBER.
13 Number of societies that worked at loss	8,144	6,548
	RS. (IN LAKHS).	RS. (IN LAKHS).
14 Loss sustained	19·63	15·59
15 Total amount of loans issued during the year	709·58	732·66
16 Loans outstanding against members during the year	1,124·55	1,079·27

'urpose of loans.—The following statement shows the loans disbursed by societies for productive purposes, charge of prior debts and for unproductive purposes: -

	1952-53		1951-52.	
	Amount.	Percentage to total loans issued	Amount	Percentage to total loans issued.
	RS (IN LAKHS.)		RS. (IN LAKHS.)	
uctive purposes.	683·89	96 34	692·83	94·56
lischarge of prior	21·96	3·10	28·74	3·92
productive pur-	3·73	0·56	11·09	1·52
Total ..	709·58	100·00	732·66	100·00
	RS. (IN LAKHS.)		RS. (IN LAKHS.)	
standing at the he year.. ..	1,124·55	..	1,079·27	..

percentage of loans issued for non-productive purposes a half of what it was last year. This is a healthy trend.

Security for loans.—The following table shows the of loans outstanding against the members of agricul- t societies on the mortgage of immovable properties, l sureties, etc. :—

	Percentage of loans outstanding classified according to security to the total loans outstanding.	
	On 30th June 1953.	On 30th June 1952.
ans on the security of deposits ..	0·19	0·19
ans on the pledge of—		
(i) Jewels	0·34	0·48
ii) Standing crops	0·06	0·17
ii) Produce and finished goods ..	1·99	0·94
ans on mortgage of immovable properties	30·01	35·04
ans on the joint security of one or more members	67·41	62·28
	100·00	100·00

e has been an increase in the amount of loans issued on of produce and finished goods and increase in the loans personal sureties. The former is due to the withdrawal s over foodgrains and the latter to the fact that rs prefer personal surety loans.

e was a feeling that unlimited liability credit societies in n areas should be permitted to issue jewel loans just like anks. The conference of Deputy Registrars held in 52 suggested that permission might be granted in this bject to certain conditions. I accepted the suggestion asked the Deputy Registrars to recommend to me

societies which have office buildings equipped with iron safes, which are within an accessible distance from police stations and in which appraisers are available for valuing jewels for permission to issue jewel loans.

(iv) *Recovery of overdues*.—The percentage of overdues in respect of loans from members to societies was as follows :—

	On 30th June 1953	On 30th June 1952.
Principal	33·46	30 06
Arrear interest	51·87	55 89
Current interest	28·80	24·90

The percentage of overdues under arrear interest has been declining steadily. This is due to the cancellation of bad societies on systematic lines. The percentages of overdues under principal and current interest have, however, risen. This is due largely to the failure of rains during the last four or five years and the prevalence of famine in some districts. During the current year, there have been good rains and agricultural conditions are generally better throughout the State. I have every hope that with the measures taken by me to carry out the intensive examination of loans in indebted societies, to revive dormant unions and to strengthen the administrative sections in Central Banks, the position of overdues will be much better in the present year.

(v) *Post-sanction loans*.—Under this system, societies are sanctioned cash credit accommodation by the Central Banks and their panchayats disburse loans to members by drawing upon the cash credit. When substantial amounts have been drawn by a society from its cash credit, the society prepares loan applications for the total sums disbursed by them and gets them sanctioned by the Central Co-operative Banks. The loans sanctioned are credited to the cash credit and the replenished cash credit becomes available for further drawals. The system has been in force for the last five years. It has helped to curtail delays in the disbursement of loans. During the year, 1 377 societies obtained cash credits from the Central Co-operative Banks to the extent of Rs. 33·01 lakhs for this purpose, whereas in the previous year 1,333 societies obtained cash credits amounting to only Rs. 29·10 lakhs. The cash credit was operated upon to the extent of Rs. 23 27 lakhs, as against Rs. 32 83 lakhs in the previous year. The system is becoming popular.

(vi) *Reorganization of rural credit societies*.—The scheme for the reorganization of rural credit societies continued to be in operation till the end of January 1953. Thereafter Government discontinued the subsidy given to the Central Co-operative Banks towards the cost of additional supervisors employed by them as the business of the Central Banks had expanded as a result of the scheme and as they could meet the cost of the supervisors themselves. On 1st February 1953 there were 14,155 rural credit societies affiliated to the Central Co-operative Banks covering

The percentage of villages covered and the by the societies stood at 30.11 respectively against on 30th June 1952. In the area of the Central Chidambaram, Vijayawada, Machilipatnam, Eluru, Tirupur and the Nilgiris the population served by societies exceeded the target of 30 per cent. On 53 there were 11,391 rural credit societies in the multipurpose activities of one kind or another ly of agricultural industrial and domestic requirers the sale of their agricultural produce, the rodowns, the promotion of thrift, the organization e educational activities and the encouragement of ations like dairying, etc. The societies also took sive food production scheme launched by Governaking the distribution of chemical manures, iron king up fallow lands on lease for cultivation and members to manufacture rural compost out of sh their own use to manure pits. They did business Rs. 81.88 lakhs in controlled commodities, agriits, cloth, manure, etc., during the year. For their Central Banks employed 786 supervisors including supervisors maintained out of the Government 202 lakhs

overnment discontinued the scheme of reorganization societies, the Central Co-operative Banks were ntinue the staff of supervisors at the rate of one societies and to work up to the target fixed under spect of the organization of new societies, the nbership and the introduction of multipurpose ny Central Banks have retained the extra staff em for the expansion of the rural credit societies ganization scheme, but, for further expansion, e necessary and the extra staff cannot be enterentral Banks without Government assistance.

ning Commission recommended that "the most s of enlarging public co-operation in the rural sector unity development achieved through panchayats es". Government have observed that the plan e formation of co-operatives in all villages or s and the execution of the community development gh their agencies thereby enlarging their scope in co-operation. They have requested me to implestion. Expansion in the number and activities of ies should be accompanied by adequate supervision. necessary that the scheme of reorganization of rural should be restored and the Central Co-operative subsidized as before towards the cost of additional will have to be employed by them. Further if ose credit societies are to intensify their non-credit

activities, they should each have trained paid staff to attend to their day-to-day work. I had therefore suggested the appointment of Junior Inspectors at Government cost to work as Secretaries of select Rural Credit Societies in the State for a time. Government could not accept my proposals owing to financial stringency. While offering my remarks on the recommendation of the Planning Commission regarding the widening of the scope of village co-operatives, I have requested Government to reconsider the question of giving subsidy to Central Co-operative Banks for the employment of additional staff and of the appointment of Junior Inspectors to be in charge of select rural credit societies at Government cost.

Village Co-operative Societies were advised to undertake the work relating to the excavation of canals and channels passing through their jurisdiction by mobilizing rural labour in the locality, and for this purpose they were permitted to adopt the necessary by-laws. The Hoshalli Multipurpose Rural Credit Society in the Bellary district was selected in the Tungabhadra Project area for the excavation of feeder channels. It was entrusted with excavating a canal of five miles in length. Its estimated cost was Rs. 10,500. On an average 34 labourers were engaged on the work every day. Three-fourths of the labour was contributed by the members of the society. An extent of 2,630 acres of land and 180 pattadars were benefited by the scheme.

(vii) *Loans to co-operative societies to purchase pump-sets.*—During the year, 20 Central Banks issued Rs. 2·82 lakhs as loans to 117 societies to enable them to issue special loans to their members for purchasing and installing pump-sets. At the end of the year, a sum of Rs. 16·25 lakhs was outstanding against members under this head. Up to the end of the year 861 pump-sets in all have been installed.

(viii) *Full-fledged multi-purpose societies.*—There were 160 full fledged multipurpose societies which undertook a variety of activities besides supply of credit. They had 17,348 members on their rolls with a paid-up share capital of Rs. 3·27 lakhs. They held deposits to the extent of Rs. 1·74 lakhs. The amount due by them to the Central Banks was Rs. 15·69 lakhs. They issued Rs. 14·38 lakhs as loans to their members for agricultural operations and for repayment of their petty debts. The outstandings against members were Rs. 19·03 lakhs. During the year they supplied domestic and agricultural requirements of members to the extent of Rs. 2·93 lakhs and distributed seeds, manure, iron and steel and other agricultural implements to the extent of Rs. 80,093. They also undertook the sale of the produce of their members and marketed goods worth about Rs. 27,456.

(ix) *Rural credit societies and food production.*—The scheme of intensive cultivation through village co-operatives was in force in 15 districts on the 30th June 1953. The co-operatives distributed 5,003 tons of chemical fertilizers, 1,175 tons of iron and steel and

14,973 agricultural implements. They constructed 113,539 manure pits for the manufacture of rural compost estimated to give 72,718 tons of manure. They distributed 1,617 bags of seeds obtained from the agricultural depots. As the stocks of improved seeds in the Agricultural department were limited and as the societies were not supplied with the seeds indented for, the co-operatives could not make much headway in the distribution of seeds. They applied to the Revenue department for the lease of 11,616·15 acres of land for being sub-leased to their members. 2,960·82 acres of land were sub-leased to the members and 1,184·88 acres were brought under cultivation by their members. The crops grown by them were chiefly paddy, ragi and other varieties of millets. The rural credit societies helped food production in other directions as well. Loans amounting to Rs. 2·82 lakhs were issued for the purchase of pump-sets. In the Coimbatore Circle the Tiruppur Sale Society is maintaining two tractors for the use of its members and non-members. Forty six societies own 60 sprayers and distributed 5,379 lb. of pesticides. Government have directed that the scheme for the extension of intensive cultivation through the village co-operatives to the entire State should be brought forward as a Part II Scheme for the year 1954-55. I have submitted proposals.

(x) *Paid staff in rural credit societies.*—In the last year's report, I stated that I had advised the Central Banks to insist on the employment of paid clerks in societies whose transactions exceeded Rs. 50,000 a year. In pursuance of this advice, 163 societies have appointed paid clerks.

5. *Non-agricultural credit societies*—(i) *General progress.*—The following table shows the progress made by the non-agricultural credit societies during the last two years :—

	On 30th June 1953.	On 30th June 1952.
Number of societies	1,271	1,246
Number of members	637,710	573,808
	RS (IN LAKHS).	RS (IN LAKHS).
Paid-up share capital	213·80	210·30
Deposits from members	365·46	365·05
Deposits from non-members .. .	407·47	393·82
Loans from central banks and other societies	117·17	126·10
Reserve fund	75·58	71·73
Other funds	38·67	34·51
Total working capital	1,218·15	1,202·17
Net profits	17·23	17·97
Net loss	3·16	2·01

There was an increase in the deposits of non-members. This is satisfactory.

The percentage of overdues was as follows :—

	On 30th June 1953.	On 30th June 1952.
Short-term loans	12·65	13·42
Medium term loans	14·34	12·74
Arrear interest	46·25	41·67
Current interest	15·84	12·97

There has been an increase in the percentage of overdue This is due to the prevalence of high prices of foodstuffs and oth essential commodities.

(ii) *Urban banks.*—Out of 1,271 societies, 235 were urba banks which had to maintain fluid resources; 721 were employee societies and 315 ore other limited and unlimited liability cred societies. As usual, most of the urban banks carried on the business with their own resources. The loans taken by them fro the Central Co-operative Banks amounted to only Rs. 77·33 lakhs a against their total working capital of Rs. 711·13 lakhs. Their owne capital and deposits from members amounted to Rs. 267·33 lakh Discounting of cheques is permitted in banks having a workir capital of Rs. one lakh and above and having paid secretarie Twenty-five banks discounted cheques to the value of Rs. 42·7 lakhs.

The Reserve Bank of India has decided to treat urba banks having a paid-up share capital of Rs. 20,000 and abov which maintain fluid resources and which have current accoun with the State Co-operative Bank, as branches of the Sta Co-operative Bank for the purpose of extending the faci iti under the Reserve Bank of India remittance facilities schem I have since recommended to the Reserve Bank of India, 7 urban banks in 23 Deputy Registrars' circles of the Residua Madras State for this purpose.

(iii) *Employees' societies.*—The number of employee societies has risen from 698 to 721. They had on their rol 2·36 lakhs members with a paid-up share capital of Rs. 97·91 lakh Their reserve fund and other funds amounted to Rs. 25·78 lak and Rs. 10·37 lakhs respectively. A sum of Rs. 69 66 lakhs w held under thrift deposit accumulated by their members. The owned capital and members' deposits amounted to Rs. 331·88 lak against their working capital of Rs 452·09 lakhs. The ou standings against members were Rs. 413·44 lakhs. The percenta of overdues to demand was 4·9 as against 4·6 in the previo year.

(iv) *Fluid resources of limited liability societies.*—Two hundr and eighty-six limited liability credit societies were required maintain fluid resources. Seventy-seven societies did not mainta fluid resources up to the requisite standard on a few days. I ha instructed the Deputy Registrars to see that no society commi default in the maintenance of fluid resources.

ative land mortgage banks—(a) The Madras Central Land Mortgage Bank, Limited, Madras—(i) *ress.*—The following statement shows the general ion of the bank at the end of the last two co-operative

	On 30th June 1933	On 30th June 1937
f primary land mortgage banks i	130	130
	RS. (IN LAKHS.)	RS. (IN LAKHS.)
are capital	24·70	20·18
s in the form of debentures	627·11	[illegible]
owings	13·01	23·34
nd	23·84	22·49
is	9·67	[illegible]
apital	728·36	634·69
s	3·00	3·36

g the year, the bank disbursed loans amounting to khs as against Rs. 82·84 lakhs in the previous year. of loans issued during the year is a record in the bank. The loans due to it at the end of the year 04 lakhs as against Rs. 484·97 lakhs.

Debentures.—During the year, the bank issued its debentures for Rs. 72 lakhs, the issue price being er cent and the rate of interest being 4½ per cent per m glad to state that the co-operative institutions agnificently to my appeal and subscribed a good e series. The subscriptions received for the series t Rs 78 lakhs and the allotment of debentures had ionally cut down to Rs. 72 lakhs. In view of the tion, the Reserve Bank of India's offer to contribute cent of the debentures was not availed of. The 48th bscribed as indicated below :—

	RS.
iduals	5,04,500
and charitable institutions	1,03,000
ict boards and municipalities, etc.	4,42,500
stock banks	3,05,400
al Banks and other co-operative titutions	18,78,300
ance companies	27,39,500
rs	8,36,800
Total	72,00,000

Government's guarantee for the debentures floated by ained at Rs. 7 crores at the end of the year. The f the debentures in circulation at the close of the year 11 lakhs.

(iii) *Rates of interest charged by the Central Land Mortgage Bank on the loans issued.*—Till the 31st December 1952, the rates of interest charged on loans to primary land mortgage banks and the ultimate borrowers were 5 per cent and 6 per cent, respectively. When the 48th series of debentures was issued at $4\frac{1}{4}$ per cent it became necessary to increase with effect from 1st January 1953, the rate of interest charged to the ultimate borrower from 6 to $6\frac{1}{2}$ per cent. The rate of interest charged by the primary land mortgage banks to the ultimate borrowers in the Rayalaseema area was raised from $4\frac{3}{4}$ per cent to $5\frac{1}{4}$ per cent.

(iv) *Concessions to the land mortgage banks in Rayalaseema.*—The scheme for the provision of long-term loans to the ryots in Rayalaseema through the Madras Co-operative Central Land Mortgage Bank at a concessional rate of interest with the subsidy provided by Government continued to be in force during the year. Hence, agriculturists in the districts of Bellary, Cuddapah, Kurnool, Anantapur and Chittoor were able to get loans from the primary land mortgage banks at 1-1/4 per cent less than the rate charged to the ryots in other parts of the State. The loans given in this way amounted to Rs. 9·84 lakhs during the year as against Rs. 6·73 lakhs during the previous year.

I reported last year that the Government had sanctioned up to 30th June 1954 the payment of a subsidy of Rs. 500 per annum to each of the 14 land mortgage banks to enable them to appoint 14 additional supervisors. A sum of Rs. 1,257 was sanctioned to these land mortgage banks during the year under review as subsidy on account the appointment of additional supervisors during 1951–52. An equal amount was also paid by the Madras Co-operative Central Land Mortgage Bank to the land banks. Government were also pleased to continue the remission in full up to 30th June 1954 of the fees payable for the registration of documents by or on behalf of land mortgage banks in the Rayalaseema and of the fees for obtaining encumbrance certificates in respect of applications for loans.

(v) *Government assistance to the banks in areas affected by famine.*—In my last report I indicated that Government had sanctioned a loan of Rs. 5 lakhs to the Central Land Mortgage Bank for granting 'extension loans' to 29 land mortgage banks situated in the famine-affected areas of the State to help them to pay off the instalments of loans that fell due in May and August 1952. The Central Land Mortgage Bank sanctioned 257 extension loans, in respect of 12 land mortgage banks. The borrowers availed themselves of this facility only in 189 cases for a total sum of Rs. 50,477. The amount was drawn and disbursed to the Central Land Mortgage Bank. It would be seen from these figures that though a sum of Rs. 5 lakhs was allotted for the purpose, only a sum of Rs. 50,477 was utilized. There was not as much demand for the loans as expected. In most cases, the borrowers appear to have been able to meet the instalments from their own resources. I have

since intimated to Government that the balance of the allotment was surrendered.

(vi) *Constitution of a revolving fund.*—The proposal for the constitution of a "revolving fund" referred to in my report for the previous year has not yet been finalized. I reported to Government separately that the scheme would be finalized in January 1954 after the work connected with the division of the Madras Co-operative Central Land Mortgage Bank consequent on the partition of the Madras State was over. I shall examine the matter shortly and submit my final proposals in this regard.

(*b*) *Primary land mortgage banks*—(i) *General progress.*—There were 130 primary land mortgage banks at the end of the year. The following table shows the progress made by these banks:—

	On 30th June 1953.	On 30th June 1952.
(i) Number of banks	130	130
(ii) Number of members	158,043	143,927
	RS. (IN LAKHS.)	RS. (IN LAKHS.)
(iii) Paid-up share capital	42·93	37·94
(iv) Loans due to Central Land Mortgage Bank	5,51·04	4,84·97
(v) Other borrowings	1·55	1·57
(vi) Reserve Fund	8·89	8·67
(vii) Other funds	2 14	2·18
(viii) Working capital	6,06 55	5,35 35
(ix) Net profit	2·21	1·81
(x) Net loss	0·78	0·64

During the year, the primary banks issued loans to the extent of Rs. 104·36 lakhs as against Rs. 82·67 lakhs in the previous year.

(ii) *Classification of loans according to purpose.*—The table below gives an analysis of the purposes for which the loans were issued:—

Purpose.	1952-53. RS. (IN LAKHS.)	1951-52. RS. (IN LAKHS.)
(1) For land improvement	10·24	9·52
(2) For purchase of lands to round off holdings	1·67	2·17
(3) For discharge of prior debts ..	92·45	70·98
Total ..	104·36	82·67

It is gratifying to note that loans for land improvement are on the increase.

(iii) *Classification of loans according to value.*—The classification of loans issued according to value during the last two years is as below:—

	1952–53		1951–52.	
	Number	Amount. RS. (IN LAKHS)	Number.	Amount. RS. (IN LAKHS)
(1) Loans for less than Rs. 1,000	1,360	9 33	1,043	8·51
(2) Loans of Rs. 1,000 and more but less than Rs. 5,000 ..	2,821	68 58	2,120	48·78
(3) Loans of Rs. 5,000 and more but less than Rs 10,000	310	24·28	278	21·13
(4) Loans of Rs 10 000 and more but Rs. 15,000 or less	16	2·17	59	4·25
Total ..	4,507	104·35	3,500	82·67

The reduction in the number of loans issued for sums exceeding Rs. 10,000 is due to the fact that Government restricted the issue of such loans by imposing a condition that sums exceeding Rs. 10,000 can be granted only if the excess over that amount is utilized for direct land improvement.

(iv) *Recovery of dues.*—The percentage of members' overdues under principal and interest was as follows:—

	Percentage of	
	1952–53.	1951–52
(1) Principal	9·62	7·79
(2) Arrear interest	18·84	20 95
(3) Current interest	4 9	3·52

The failure of rains successively for the last five years and the prevalence of famine conditions in several districts account for the increase in arrears.

CHAPTER II.

Co-operative Farming.

1. *Land colonization societies.*—There were 35 land colonization societies, excluding those for ex-servicemen, at the end of the year. Of these, five societies, viz., Pattuthurai (Salem district), Avarampatti (Tanjore district), Siddhipuram (Nellore district), Vachinampalayam (Coimbatore district), and Kadathi (Bellary district), which were registered in 1951–52 and 1952–53, are still in the initial stages of their working. During the year, four new proposals were put up to Government for sanction. They relate to Etur and Chiyyapad in the Cuddapah district, Puliankulam in Tirunelveli district and Koila in the South Kanara district. When these four societies are registered, an extent of 876 acres will be brought under cultivation and 143 landless poor persons will settle on them with their families.

There were 3,793 members in the 35 land colonization societies, of whom 3,055 were active colonists. Their total paid-up share capital was Rs. 1,90,659 of which a sum of Rs. 31,894 was contributed by Government as free grant.

The following financial assistance was given by Government during the year:—

	RS.
Interest-free loans—	
For bulls	11,100
For implements	3,700
For reclamation	2,375
Total ..	17,175
Free grants—	
For seeds	1,330
For manure	475
For bulls	11,100
For share capital	1,140
Total ..	14,045

In addition, a free grant of Rs. 5,000 was given to the Kangayampatti Land Colonization Society in the Tanjore district towards the construction of a godown for stocking the produce of its members.

The societies were indebted to Government to the extent of Rs. 1·54 lakhs at the end of the year. They borrowed short-term loans from the Central Banks for agricultural operations and a sum of Rs. 44,617 was outstanding at the end of the year. A sum of Rs. 2·44 lakhs was outstanding against the members of these societies.

Out of a total extent of 14,932·35 acres assigned to these societies, an extent of 11,179·23 acres was reclaimed and brought under cultivation by the end of the year. Out of 70 wells to be sunk with the help of the New Well Subsidy Loans in seven societies in the Salem, Chingleput and North Arcot districts, 39 wells were sunk till the end of the year and 31 were in different stages of construction.

The members of the Valkalnatham Land Colonization Society in the North Arcot district planted 75 fuel trees in the colony during the year, with a view to avoiding the misuse of cattle-manure as fuel. The Kangayampatti Land Colonization Society completed the construction of a godown with the help of the subsidy given by Government. In addition to growing foodgrains, the members of the Allur and Chenaraopalem Land Colonization Societies in the Krishna district raised vegetables in a portion of their lands, which helped them to earn Rs. 2 to Rs. 3 each per day. The members of the Athani, Anthivur and Gettisamudram Land Colonization Societies devoted themselves to subsidiary occupations such as poultry farming and sheep rearing.

During the year, Government approved a scheme submitted by the Special Agency Development Officer for starting land colonization co-operative societies in the Agency areas of East and West Godavari districts with carefully selected plainsmen as members and with safeguards for the protection of the interests of the hillmen who were also to be members. The Special Agency Development Officer selected 34 places for colonization in a period of ten years. Government sanctioned the following four schemes for implementation during the first year :—

(1) Gannavaram (Nugur taluk).

(2) Pochavaram (Bhadrachalam taluk).

(3) Jeelugumilli (Polavaram taluk).

(4) Aminabad (Ellavaram taluk).

The organization of these societies was completed during the year, Their registration and starting will be done as soon as the preliminaries such as reclamation, anti-malarial operations, etc., are completed.

2. *Colonization societies on private lands taken on lease.*—Three societies, viz., the Marudur Land Colonization Society in the Tiruchirappalli district, the Nelvoy Land Colonization Society in the Chingleput district and the Suravaram Land Colonization Society in the East Godavari district continued their activities during the year. The registration of the Thattabanda Land Colonization Society in the Visakhapatnam district was cancelled during the year, as there was no possibility of the society securing lands on lease.

(*a*) *The Marudur Land Colonization Society.*—This society had 53 members with a paid-up share capital of Rs. 4,690 at the end of the year. This is the fourth year of its working. Out of 381·44 acres taken on lease, 370 acres were earmarked for cultivation, 352·65 acres being leased to members for cultivation and the rest being reserved for pasture. The society supplied seeds and manures to the value of Rs. 3,116 to its members. Out of the loan of Rs. 80,000 sanctioned by Government for capital expenditure, the society has so far utilised a sum of Rs. 70,500. The total lease amount fixed for the year from the tenants was Rs. 15,189, of which only a sum of Rs. 8,415 was collected, owing to failure of crops.

(*b*) *The Nelvoy Co-operative Agricultural Farming Society.*—This society is in its fourth year of working. Out of 386 acres taken on lease, 380 acres were sub-leased to 89 members. During the year, the colonists raised food-crops on 276 acres and commercial crops on 9 acres. There was a set-back in the activities of the society on account of objections raised by the neighbouring villagers to the use of the Madugu water for irrigation. On 30th June 1950 a sum of Rs. 7,761 was outstanding

against the society under loans due to Government. A sum of Rs. 3,320 was realized in cash and in kind from the members towards the lease amount due by them, out of which a commission of Rs. 581 was deducted by the society and the balance was paid to the land owners.

(c) *The Surarapam Land Colonization Society.*—This Society had 19 members on its rolls. Out of 89 acres taken on lease, 31 acres were reclaimed up to the end of the year. The society did not make sufficient progress during the year as some issues regarding the title to the lands taken on lease were pending settlement.

3. *Land colonization co-operative societies for ex-servicemen.*—There were 13 land colonization societies for ex-servicemen at the end of the year. A detailed account of their working is given in Chapter XI.

4. *Co-operative joint-farming societies.*—These societies differ from the land colonization societies. Their members are expected to cultivate the lands held by the society in common on the society's account and divide the returns among themselves in proportion to the land and labour contributed by each. Efforts made at promoting such joint-farming have not proved successful. They have demonstrated that the land colonization societies, where the members are allotted lands individually and cultivate them on their own account as tenant farmers, the society helping them with credit and equipment and in the disposal of the harvested produce, are the best suited to the genius of our people. The Nuzvid Joint-Farming Society had to be cancelled during the year, as its promoters disagreed among themselves and would not let the society start work in spite of the financial and other aids provided by Government.

The Thengumarahada Co-operative Farming Society in the Nilgiris district had 122 members on its rolls with a paid-up share capital of Rs. 77,575. It made a good start on the lines of joint farming. Out of 500 acres taken on lease from Government, 243 acres were reclaimed and brought under cultivation by joint efforts. One hundred and sixty-seven acres were bunded for paddy cultivation and the remaining 76 acres were cultivated with dry crops. But very soon the members clamoured for the right to cultivate lands on their own account and it was decided to sub-lease the lands to each member for individual reclamation and cultivation.

5. *Societies for the consolidation of holdings.*—At the end of the year, there were 19 societies for the consolidation of holdings with 1,302 members on their rolls. During the year, two societies in the West Godavari district and one in the Guntur district, consolidated 76 holdings into 63 plots measuring about 70 acres. Two hundred and seventy-four members were benefited by the scheme.

6. *Societies for tenants and field la* 459 societies of this class on the 30th J 3,770 caste labourers and 37,083 labourers b communities as members. They obtained t of padugai, lanka and waste lands from Go annual rental of Rs. 8·09 lakhs. Of these, on lease for periods exceeding five years and periods. The lands were parcelled out 49,207 members for a total annual rent Thirty-three thousand five hundred and twe were cultivated with food-crops and 9,930 a crops. The societies borrowed Rs. 27,340 fr during the year for the issue of loans to thei due to the Central Banks at the end o Rs. 84,555.

7. *Agricultural improvement societies.*—Th of this type at the end of the year with 6,6 up share capital of Rs. 1,09,077. Loans d their members amounted to Rs. 52,091. North Arcot, Malabar, Coimbatore, Cuddap nathapuram, Guntur and Krishna districts sup improved seeds for Rs. 3,139, manures for Rs. implements for Rs. 66,961, and cattle feed fo tural produce to the value of Rs. 1,38,07 during the year by the societies in t Ramanathapuram districts.

8. *Agricultural demonstration societies.*— Agricultural Demonstration Societies at t Except the Lalgudi Sivagnanam Agricult Tiruchirappalli district, the other societies w

The Lalgudi Sivagnanam Agricultural Soc (including 16 societies) at the end of the capital of Rs. 8,845 and reserves amountin owns 18 acres of wet lands and 3½ acres of village for demonstration purposes. It cultiv lands and leased out the rest to farmers. G society a compact block of lands in Neiku 245·49 acres obtained in this manner, the s acres and made them fit for cultivation. G half of the reclamation charges. Government of Rs. 15,000 for digging 5 wells, and three w Government sanctioned another subsidy o 50 per cent of the cost of a godown to stock The construction of the godown is in progress. was also sanctioned by Government for the p and pumpsets. This equipment will be ins society distributed manures, iron and steel a ments to the value of Rs. 6·1 lakhs. It mai

bull and a he-buffalo for breeding purposes and for the improvement of the livestock in the area. The society worked at a net profit of Rs. 8,913.

9. *Irrigation societies.*—There were 24 irrigation societies with 3,816 members and a paid-up share capital of Rs. 98,062 at the end of the year. The value of irrigation works carried out during the year amounted to Rs. 19,524. Two thousand four hundred and forty-nine members were benefited thereby. An extent of 9,501·6 acres was brought under cultivation.

During the year, two irrigation societies were registered in Kakinada Circle: the Biccavolu Lingala Tank Irrigation Society and the Tulyabhaga Lift Irrigation Society. There were 264 members on the rolls of the Biccavolu Society. The society purchased one pumpset and hired another pumpset and brought 450 acres under the scheme. The Tulyabhaga Irrigation Society was registered to bring under second-crop paddy cultivation, an extent of 1,019 acres. There were 346 members on its rolls with a paid up share capital of Rs. 5,086. The society raised subscriptions from the members to the tune of Rs. 49,713. It purchased five motors and installed four, keeping one in reserve. During the year 326 acres were brought under second-crop cultivation. The society also plays an important part in raising early seed-beds for the first crop in about 1,000 acres. The Sri Krishna Irrigation Society at Guntupalli in the Krishna district continues to pump water with three engines with a total horse-power of 400. During the year, 2,525 acres were irrigated. The scheme is benefiting 614 members and 115 non-members owning lands in the area of operations of the society.

On the suggestion of Government, I examined the possibilities of organizing irrigation societies to take over the river pumping projects from the Agricultural department at 7 centres in the Chingleput, Ramanathapuram, Chittoor, Malabar and South Kanara districts, where river pumping projects had already been sanctioned by Government and in other districts where river pumping projects were under their consideration. The investigations revealed that the water-rate worked out by the Agricultural Department was a subsidised rate and that it would be enhanced if irrigation societies were started. The inability of the ryots to pay the increased water-rate rendered the organization of co-operative irrigation societies impracticable and the suggestion was dropped by Government.

10. *Land reclamation societies.*—There were 35 Land Reclamation Societies in the Cauvery-Mettur Project area in the Tanjore district with a membership of 7,218 and a paid-up share capital of Rs. 83,998 at the end of the year. Out of Rs. 1,67,665 disbursed by Government to these societies since the inception of the scheme, a sum of Rs. 52,097 was collected up to 30th June 1953 and remitted to Government. A sum of Rs. 1,15,568 was outstanding

from 29 societies to Government of which a sum of Rs. 3,381 was overdue on 30th June 1953. The overdues could not be collected on account of the recent cyclone in the area. During the year, a sum of Rs. 4,000 was disbursed to four societies. Out of the total extent of 6,884 acres, an extent of 4,116 acres was reclaimed. The reclamation work could not be pushed through on account of poor rainfall and inadequate supply of water.

The Nambivoyal Land Reclamation Society allotted 452·56 acres to its members, of which 354·91 acres were reclaimed. One hundred and eighty members were benefited by this scheme. The entire extent reclaimed was brought under cultivation. Out of the total extent of 469·70 acres assigned by Government to this society, an extent of 16·14 acres was found to be unfit for cultivation and the society has proposed to surrender it to Government.

CHAPTER III.

Co-operative Marketing.

1. *Loan and sale societies—General progress.*—At the end of the year, there were 286 loan and sale or marketing societies as against 291 at the beginning of the year. They helped their members to secure advantageous prices for their agricultural products by negotiating their sale or conducting public auctions. When prices were not favourable, they helped their members to hold up their produce until the market improved by providing them with loans on the security of produce in the interval. The following table shows the progress made by them during the last two years :—

	1952-53.	1951-52.
Number of sale societies	286	291
Number of members	250,771	237,030
	RS. (IN LAKHS.)	RS. (IN LAKHS.)
Paid-up share capital at the end of the year	58·89	61·58
Loans and advances issued during the year	1,48·04	1,47·45
Value of produce sold as agent ..	1,92·05	1,77·89
Value of produce sold as owner ..	1,72·42	2,33·58
Value of seeds, manures and agricultural implements sold	1,16·50	1,23·85

There was a slight increase in the total amount of loans and advances issued by the societies during the year. The societies in Malabar, South Kanara, Salem and Coimbatore did good business marketing their members' produce on agency basis.

2. *Storage facilities.*—To facilitate co-operative marketing, storage facilities are necessary. They are required not only at the marketing centres where the sale societies are situated, but also at the village where the credit society finances cultivation and the

produce is collected. The scheme sanctioned by Government in the year 1949, for the grant of subsidies to the extent of 50 per cent of the cost of construction of godowns by co-operative marketing societies and rural credit societies continued to be in force. During the financial year 1952–53, three co-operative sale societies were sanctioned free grants amounting to Rs. 15,370, five rural credit societies were sanctioned Rs. 19,662 as free grants and one credit society was sanctioned Rs. 6,500 as loan. Twenty-eight credit societies and six marketing societies completed the construction of their godowns with the aid of free grants and loans from Government amounting to Rs. 1,38,297 and Rs. 44,050 respectively. During the year, 76 sale societies occupied 206 rented godowns and paid a monthly rent of Rs. 10,263.

3. *Groundnut godowns.*—Out of ten godowns constructed by the Agricultural department from the Groundnut Development Fund, nine godowns continued to be in charge of the sale societies at Amudalavalasa, Jaggayyapeta, Tiruppattur, Vayalpad, Guntur, Ariyalur, Vizianagaram, Arni and Tadpatri. Portions of the godowns at Nandigama and Tadpatri are occupied by the Krishna District Tobacco Market Committee and the Anantapur Cotton and Groundnut Market Committee respectively.

4. *Procurement work.*—During the year nine sale societies undertook procurement of foodgrains. They procured in all 5,304 tons of paddy worth Rs. 9,02,255.

5. *Processing activities.*—Thirteen sale societies in the districts of Malabar, Ramanathapuram, Tirunelveli, etc., undertook processing activities such as coffee and arecanut curing, cotton ginning, groundnut decorticating, etc., and the total value of produce processed was Rs. 22·97 lakhs. Two sale societies in the Tuticorin circle ginned cotton valued at Rs. 10·5 lakhs and recovered Rs. 26,949 from its members as processing charges. One sale society in the Ramanathapuram district ginned cotton valued at Rs. 2 lakhs and earned Rs. 4,351 as processing charges. If agriculturists are to derive maximum prices for their agricultural produce, it is not enough that they accumulate their produce at market centres and sell them through their co-operative sale societies but the produce should be pooled, graded and processed before sale. Agriculturists are generally slow to pool their produce and grade it; but, where processing is done, pooling and grading become easier. Most sale societies do not have processing plants. This is a direction where Government subsidies and loans could help.

6. *Export trade.*—The Government of India reserved export quotas of 1,150 tons of onions and 240 tons of chillies in favour of co-operative societies for the half-year ending 30th June 1953. Seventeen co-operative sale societies and one co-operative wholesale stores in the Cuddapah district were allotted export quotas out of this reservation. The Nilgiris Co-operative Marketing

Society exported vegetables worth Rs. 77,206 to Ceylon and earned a commission of Rs. 6,669. Other Co-operatives exported 1,123 tons of onions and 76.5 tons of chillies out of the quota allotted for the half-year ending 30th June 1953. Middlemen's profits are always larger in export trade than in internal trade. Co-operatives can therefore help agriculturists best by eliminating the exporter. To attain this end, more active help is needed from the Export Controller. Unfortunately, the existing channels of trade press their claims on Government more vociferously than agriculturists do.

7. *Distribution of manures, seeds and agricultural implements.*—The value of chemical manures and agricultural implements sold by the sale societies was Rs. 59·67 lakhs and Rs. 50·49 lakhs respectively. The following statement shows the extent of business done by them in the sale of compost manure and distribution of improved varieties of seeds:—

	Value of sales.	
	1952–53. RS. (IN LAKHS.)	1951–52. RS. (IN LAKHS.)
Compost manure	81·394	6·34
Improved varieties of seeds ..	5·51	4·7

8. *Controlled Credit Scheme.*—This is a scheme under which the rural credit societies finance cultivation on the condition that the crops raised with the loans given are sold at the adjacent sale society and that the sale society should deduct the loan dues out of the sale-proceeds and remit them to the financing bank on behalf of the rural society concerned. This scheme was in operation in nineteen circles as against twenty in the previous year. Fifty marketing societies worked it through 485 rural credit societies and the progress made in the last two years is indicated below:—

Name of produce.	1952–53.			1951–52.		
	Amount of loans issued.	Extent of land covered.	Value of produce brought to sale societies.	Amount of loans issued.	Extent of land covered.	Value of produce brought to sale societies.
	RS. (IN THOUSANDS).	ACS.	RS. (IN THOUSANDS).	RS. (IN THOUSANDS).	ACS.	RS. (IN THOUSANDS).
Paddy	203	1,970	57	2	17	..
Ragi and cholam	2	106	100	4	162	11
Groundnut	468	14,597	1,273	303	11,874	812
Cotton	157	4,892	1,039	129	3,859	230
Other crops	2,010	7,246	2,272	1,621	5,990	439

The value of commercial crops brought to sale societies for marketing far exceeded the amount of loans issued by the rural credit societies for their cultivation. It is evident that in respect of commercial crops, the controlled credit scheme has worked successfully. Though there was a substantial increase in the amount of loans issued under the scheme for cultivation of paddy, the value of paddy brought to sale societies for marketing did not show a corresponding increase since the ryots found a favourable market for paddy locally and did not feel the necessity to

hold them up in sale societies for better prices. Out of 251 marketing panchayatdars appointed by credit societies to collect the harvests raised with the help of loans given and transport them for sale to the nearest sale society, 97 were active and brought produce worth Rs. 22·06 lakhs to the sale societies. The societies in Ramanathapuram, Coimbatore, Salem and Bellary did good work in this direction.

9. *Special Controlled Credit Scheme in Rayalaseema.*—The special staff of Senior Inspectors for the development, management and supervision of marketing societies in the Rayalaseema was continued. Twenty-two marketing societies worked the Controlled Credit Scheme through 117 rural credit societies which issued loans to the extent of Rs. 1·09 lakhs for the cultivation of groundnut, cotton and other crops on 1,624 acres of land. Produce to the value of Rs. 7·08 lakhs was sold through the sale societies.

10. *Some important marketing societies* (i) *The Madras Provincial Co-operative Marketing Society.*—The chief objects of this society are to find a better market for the produce of its affiliated societies and to co-ordinate the various activities of the non-credit societies in the State. The society could not develop its business on account of mismanagement in the past. The funds of the society were misappropriated by the previous secretary and a case is pending against him and other members of the staff. This society may have to be wound up.

(ii) *The Nilgiris Co-operative Marketing Society.*—This society handles chiefly the potatoes raised by its members. It also supplies manures and agricultural implements to its members and markets their vegetables and other produce. The membership and paid-up share capital of this society as on 30th June 1953 were 3,167 and Rs. 90,672 respectively. During the year, the society sold manures and agricultural implements worth Rs. 2,64,228 and Rs. 2,851 respectively to its members. It marketed 628 tons of potatoes worth Rs. 2,49,769 and 75 tons of English vegetables worth Rs. 77,206 and earned a commission of Rs. 6,828 and Rs. 6,669 respectively. The society continued to be managed by a Special Officer of the grade of a Deputy Registrar.

The society's forte is the preparation of potatoe manure according to the Nanjanad formula. It distributes it to the potato growers at prices much cheaper than those charged by commercial firms. During the year under report it sold 903 tons of Nanjanad mixture worth Rs. 2,64,228 It works the controlled credit scheme through 22 selected rural credit societies. Loans sanctioned by the Central Bank to members of rural credit societies are disbursed through the marketing society in the form of manures and the loans issued are promptly recovered by the marketing society when it sells away the potatoes raised by the borrowers. During the year the society earned a net profit of Rs. 11,794.

(iii) *The South Kanara Agriculturists' Co-operative Marketing Society, Limited.*—This society had a membership of 5,650 and paid-up share capital of Rs. 73,050. Its area of operations extends over the whole of the South Kanara district. It maintains 32 branches for dealing in arecanut and other produce and 16 depots for dealing in rice, paddy and other foodgrains. Its members' produce such as arecanut, pepper, cashewnuts, coconuts, cardamum, etc., are pooled at village centres and transported to the head office at Mangalore which is the market centre and sold in public auction on commission basis. The society owns two lorries to facilitate the transport of its members' produce. It marketed arecanut, pepper, etc., for Rs. 41·87 lakhs and earned a commission of Rs. 1,00,649. It also sold 25,467 cwt. of supari. It supplied the domestic and agricultural implements of its members to the value of Rs. 2·28 lakhs. During the year it earned a net profit of Rs. 55,399.

(iv) *The Ponnani Taluk Arecanut Co-operative Processing and Marketing Society, Limited.*—This is the only society of its kind. It had a membership of 509 and a share capital of Rs. 18,240. The scheme sanctioned by the Government of India to provide financial aid to the society was given effect to from 6th July 1951. Out of the interest-free loan of Rs. 36,000 sanctioned to the society under the scheme, it repaid the second instalment of Rs. 6,000 during the year. It purchased raw arecanuts worth Rs. 72,332-8-0 and processed the entire lot into different varieties of cured nuts. The value of cured nuts marketed by the society during the year amounted to Rs. 90,529. It also experimented on the preparation of scented nuts and marketed scented nuts for Rs. 504. The society helped the arecanut growers by hiring out sprayer pumps and by the distribution of copper sulphate and other "Mahali" chemicals for their use. "Mohito" wheels were also stocked and sold in limited numbers for the use of its grower-members. The staff sanctioned free of cost to the society was continued during the year. During the year it earned a gross profit of Rs. 7,553-10-0 and brought down the net loss which stood at Rs. 35,415 at the beginning of the year to Rs. 32,342 at the end of the year.

(v) *The Aruppukottai Co-operative Sale Society, Limited.*—This society was in a bad way. Although it owned a factory and five godowns, it had fallen into bad days and was on the verge of liquidation. Its Directors voluntarily offered to hand over the management to a special Officer. The Board of Directors was therefore superseded and a Departmental Officer took charge of it. The society has now a membership of 593 and a paid-up share capital of Rs. 27,156. During the year under report, it issued loans to its members on the security of their produce to the extent of Rs. 1,92,668. It ginned the cotton grown by its members and sold cotton lint worth Rs. 1,17,936. It exported 47 tons of onions to Ceylon and earned a profit of Rs. 4,500 in the business. The

society is also working the controlled credit scheme successfully through its affiliated credit societies.

(vi) *The Tanjore District Co-operative Cotton Marketing Society, Limited.*—This society was started on 20th July 1952 at the instance of the Director of Agriculture to find a market for the cotton produced by its members as a mid-term crop. Its area of operations extends over the entire Tanjore district. It has installed four gins at a cost of Rs. 11.18. During the year, it sold cotton lint worth Rs. 23,738

11. *Co-operative Marketing Federations.*—There were three marketing federations at the end of the year. Of these, the Tanjore and the West Godavari Co-operative Marketing Federations did appreciable business.

(*a*) The Tanjore Co-operative Marketing Federation had 96 societies and 475 individuals as members. Its paid-up share capital amounted to Rs. 1,12,385. During the year, it procured paddy worth Rs. 33·68 lakhs and old paddy to the value of Rs. 55·24 lakhs. It also distributed chemical manures worth Rs. 13·97 lakhs and sold agricultural implements for Rs. 3·64 lakhs.

(*b*) The West Godavari Co-operative Marketing Federation had 105 societies and 183 individuals as members. Its paid-up share capital was Rs 49,925. It sold 256 tons of rice worth Rs. 1,03,546, manures worth Rs. 1·03 lakhs and agricultural implements costing Rs. 4·08 lakhs.

12. *Growers' co-operative societies for fruits, vegetables, etc.*—There were fourteen societies of this type at the end of the year. They had 3,521 members with a paid-up share capital of Rs. 95,813. Loans to the tune of Rs. 1·15 lakhs were issued to the members by some of the societies in Rajahmundry and Visakhapatnam circles. The value of fruits marketed by them during the year was Rs. 1·73 lakhs and the commission earned by them was Rs. 8,169. They also supplied manures, seeds and other agricultural implements to their members. The working of some important societies is detailed below:—

(*a*) *Kodur Fruit Growers' Co-operative Society in the Cuddapah district.*—The society had 1,798 individuals and societies as its members with a paid-up share capital of Rs. 44,558. It marketed during the year fruits to the value of Rs. 77,313 earning a commission of Rs. 4,270. Its borrowings from the Central Bank amounted to Rs. 89,715 at the close of the year. It has built up a reserve fund of Rs. 77,246.

(*b*) *The Palacole Fruit Growers' Co-operative Society.*—The society handles lime fruits. On the 30th June 1953, it had 336 members with a paid-up share capital of Rs. 3,701. During the year, the society disposed of lime fruits worth Rs. 61,898 and earned a commission of Rs. 3,347.

(c) *The Simhachalam Fruit Growers' Society in the Visakhapatnam district.*—This society had 96 members with a paid-up share capital of Rs. 5,417. It advanced loans to the members to enable them to carry on their business. During the year a sum of Rs. 24,615 was advanced as loans to its members. The society earned a net profit of Rs. 1,061.

(d) *The Rajahmundry Fruit Growers' Co-operative Society.*—This society had 365 members and a paid-up share capital of Rs. 27,765. It issued loans amounting to Rs. 45,500 to its members. Its net profit for the year was Rs. 125.

CHAPTER IV.

Co-operative Dairying and Animal Husbandry.

1. *Milk-supply unions and societies*—(a) *General progress.*—On 30th June 1953, there were 41 milk-supply unions and 740 milk-supply societies. Of the 740 societies, 465 served as feeder societies to the unions and the remaining 275 societies themselves distributed the milk collected by them from their members. The 41 milk-supply unions had on their rolls 4,266 members with a paid-up share capital of Rs. 3·5 lakhs. The milk-supply societies had a membership of 73,218 and a paid-up share capital of Rs. 10·77 lakhs. The total value of milk and milk products handled by the unions and societies during 1951–52 and 1952–53 is shown below :—

	Value of milk and milk products sold.	
	Milk-supply unions.	Milk-supply societies.
	RS. (IN LAKHS).	RS. (IN LAKHS).
1952–53	79·48	64·28
1951–52	76·54	64·89

The value of milk sold by the Madras Co-operative Milk Supply Union was Rs. 30 62 lakhs. The annual sales of milk by the Coimbatore and Tiruchirappalli-Srirangam Co-operative Milk-supply Unions are about Rs. 7·87 and Rs. 5·09 lakhs respectively. Government exempted temporarily, till the 14th September 1953 milk-supply depots and their authorized stalls in the State from the provisions of section 7 (i) of the Madras Shops and Establishments Act, 1947, which restricted the hours of their business. Government have since exempted all co-operatives from the provisions of the Madras Shops and Establishments Act, 1947, for a period of one year subject to certain conditions. In 1952, Government exempted all co-operative milk-supply societies and unions formed on or after the 1st July 1946 from the payment of sales tax for a period of three years from the date of their starting. They have now withdrawn this concession and have ordered that in the case of sales of milk by co-operative

milk supply societies and unions, sales tax should be levied at a single point, viz., at the stage of sale to the actual consumer of milk.

(*b*) *Supply to State hospitals and jails, etc.*—The following statement gives the particulars of milk supplied by the co-operative milk-supply organizations to State hospitals, jails, etc., during the last two years :—

	Value of milk supplied.	
	1952–53.	1951–52.
	RS. (IN LAKHS.)	RS. (IN LAKHS.)
(i) State hospitals	23·31	22·74
(ii) Jails	3·74	3·11
(iii) Child-welfare centres	2·17	3·10
(iv) Other institutions	19·26	5·91

The progress in the value of milk supplied to the other institutions was mainly due to the Anantapur, Coimbatore, Rajahmundry, Madras, Tanjore, Trichy-Srirangam and Visakhapatnam Milk Supply Unions.

(*c*) *Government loans for the purchase of milch animals.*—During the financial year 1952–53, Rs. 12·18 lakhs were given by Government as loans at 3 per cent interest to the members of the milk supply societies and unions for the purchase of milch animals. In the previous year interest-free loans were given to the extent of Rs. 12·44 lakhs. On the 31st March 1953, a sum of Rs. 8·85 lakhs was outstanding against the societies and unions. During the year Government waived the recovery of a sum of Rs. 1,274 due from seven societies involving sums ranging from Rs. 25 to Rs. 358 as the animals purchased by the borrowers died of contagious diseases. These loans given for the purchase of milch animals have increased the stock of such animals in villages served by co-operative milk supply societies and added to the volume of milk produced there. Far from draining the milk available in villages for the benefit of urban areas these loans have increased the number of cows in these villages and the quantity of milk produced, thereby adding to the income of the villagers.

(*d*) *Government loans for the purchase of lorries.*—During the financial year 1952–53 a sum of Rs. 24,000 was sanctioned to the Sri Murugan Co-operative Milk Supply Society in the Tirunelveli district and the Madurai City Co-operative Milk Supply Union in the Madurai district at Rs. 12,000 each for the purchase of a lorry for transporting milk from rural areas. A sum of Rs. 71,506 was outstanding from milk supply societies in the State under this head on 30th June 1953. Interest is charged on it at 4¾ per cent per annum.

2. *Some important milk supply unions and societies*—(*a*) *The Madras Co-operative Milk Supply Union.*—On the 30th June 1953 the union had 129 feeder societies and 24 individuals as its members with a total paid-up share capital of Rs. 1·57 lakhs. It purchased

during the year 97·26 lakhs of pounds of milk as against 89·57 lakhs of pounds in the previous year. It sold 89·93 lakhs of pounds of milk for Rs. 29·62 lakhs during the year as against 86·01 lakhs of pounds of milk for Rs. 28·11 lakhs during the previous year. The union continued to be the sole contractor for the supply of milk to the State hospitals in the City. The value of milk supplied to hospital during the year was Rs. 6·84 lakhs. The union continued to run the dairy farm at Rajabhavan, Guindy, for the supply of fresh milk to the Governor and his staff. It continued to cater to the needs of the general public through its 58 depots and 51 house delivery boys. A special staff of one Co-operative Sub-Registrar, five Senior Inspectors and six Junior Inspectors provided at Government cost continued to assist the union in augmenting the supply of milk to the City. The union supplied cattle feed to its feeder societies to the value of Rs. 21,803. The six veterinary first aid posts and one mobile veterinary unit continued to render timely veterinary aid to the milch animals owned by the members of the feeder societies. The District Veterinary Officer (Milk) continued to control the first-aid posts and the mobile veterinary unit.

The scheme sanctioned to increase the supply of milk to the Madras City by 5,000 lb. a day by expanding the activities of the Madras Co-operative Milk Supply Union was fully implemented except for the purchase of the Pasteurization Plant for the Union's Dairy. The staff of one Co-operative Sub-Registrar, three Senior Inspectors, two Dairy Assistants and one Dairy Chemist, two Milk Testers and two Laboratory Attenders are continuing for another year from 1st April 1953. The laboratory sanctioned under the scheme continues to be under the control of the Dairy Development Officer. It has the necessary equipment for testing quality and for conducting bacteriological tests and analysis of the samples of milk taken from the Madras Milk Supply Union. The two Dairy Assistants sanctioned under the scheme collect samples of milk at various stages from cow to consumer and the samples so collected are tested at the laboratory to check adulteration. The target for increased production was exceeded by March 1953.

(*b*) The Coimbatore Co-operative Milk Supply Union had 46 members on its rolls with a paid-up share capital of Rs. 19 290 on the 30th June 1953. It purchased 30·15 lakhs of pounds of milk valued at Rs. 6·70 lakhs and sold 28·02 lakhs of pounds of milk for Rs. 7·40 lakhs. It continued to supply milk to the State hospitals jails and child-welfare centres in the town.

(*c*) On the 30th June 1953 the Tiruchirappalli-Srirangam Milk Supply Union had 114 members with a paid-up share capital of Rs. 8,474. It purchased 19·38 lakhs of pounds of milk to the value of Rs. 4·23 lakhs and sold it as fluid milk and by-products, realizing a sum of Rs. 5·09 lakhs. It continued to supply milk to the Government hospitals, jails and other local public institutions,

3. *Dairy Development Schemes*—(*a*) *Milk Recording Scheme.*—This scheme was worked by 51 milk supply societies and unions, where a day-to-day record was maintained of the milk yielded by cows registered under the scheme. At the end of the year, there were 961 animals in the scheme. The maximum and minimum yield per animal for the period of lactation was 3,051 lb. and 525 lb. respectively. The maximum and minimum number of days for which each animal was in lactation was 304 and 156 respectively. Cow owners are drawing beneficial conclusions from this scheme regarding the breeds which yield large quantities of milk and the feeds which help in attaining that end.

(*b*) *Stud bulls.*—Members of milk supply societies are evincing an interest in improving their livestock by mating their cows with stud bulls of superior breed. Government are helping them in this matter. A subsidy of Rs. 475 was sanctioned to the St. Thomas Mount Milk Supply societies towards half the cost of Sindhi bull and a subsidy of Rs. 450 was sanctioned to the Manimangalam Milk Supply Society for the purchase of a Murrah breeding buffalo. The subsidy of Rs. 1,000 sanctioned to the Cuddalore Milk Supply Union to meet half the cost of a Sindhi bull and Murrah buffalo has not yet been utilized. The question of purchasing the bull is under correspondence with the society.

(*c*) *Co-operative creameries and butter and ghee production societies.*—(i) The Karunghuzhi Co-operative Creamery Society in Chingleput district is the only one of its kind organized with the help of the Government of India to make and sell cream to ghee manufacturers. It had a membership of 208 with a paid-up share capital of Rs. 1,828 as on 30th June 1953. It purchased milk valued at Rs. 9,369 and converted it into by-products. It sold them for Rs. 11,833. The Junior Inspector sanctioned for the management of the society was continued free of cost.

(ii) There were eight butter and ghee production societies on 30th June 1953 with 751 members and a paid up share capital of Rs. 8,488. The Karunghuzhi Co-operative Creamery referred to above is one among the eight. Of the remaining seven societies, the one at Avanashi in the Coimbatore district did good business. It received butter worth Rs. 14,209 during the year. Some was converted into ghee and sold. The value of ghee sold was Rs. 3,513. The value of butter sold by the society was Rs. 12,371.

4. (*a*) *The Madras Co-operative Society for salvage of dry cows.*—This society takes over the dry cows of the general public and members of the milk supply societies situated in and around the City, looks after them until they calve again by mating with stud bulls maintained by the Animal Husbandry Department at the Kancha at Kambakkam which is about 50 miles away from Madras. During the year, the membership and paid-up share capital of the society increased from 709 and Rs. 4,295 to 797 and Rs. 4,735 respectively. Two hundred and eighty-six cows were collected during the year and sent to the Kancha at Kambakkam

for salvage. Three hundred and nineteen cows owners either after calving or during pregnar at the Kanch . There were 215 animals at th of the year A sum of Rs 30,103 was collect of the society during the year towards sal Rs 28,749 during the previous year. A S working in the society and his cost is borne

(b) *The Vaitambedu Salvage Farm.*—Th the Madras Co-operative Milk Supply Union a is about 55 miles from Madras It is intende she-buffaloes which have become dry. During were sent to the farm for salvage, 98 were retu after salvage and three died. There were 51 the farm at the end of the year. The total fees collected during the year was Rs. 6,309. nued to lend the services of one Senior Insp compounder and one cattleman and a grant of maintenance of the stud buffalo and the cost of ment have recently permitted the admissio Ongole and cross breeds into the farm in the .

5. *Cattle breeding societies*—(a) *General.*— 1953 there were 38 cattle breeding societies membership of 3,815 and a paid-up share ca Of these, 21 societies maintained 59 bulls, 8 buffaloes for breeding purposes. They rend during the year. A sum of Rs. 2,666 wa service fees during the year. The societies re way of subsidies from Government and other sc of pedigree calves produced during the year v 488 heifers and 27 buffalo calves.

(b) *Societies in the Cuddapah district* breeding societies in the Cuddapah district ha their rolls with a paid-up share capital of R maintained by them rendered 519 service Thirty-seven bull calves and 25 heifer calves The societies received service fees to the exte subsidy to the tune of Rs. 3,925 from Governn their working expenses and as premium for bulls.

(c) *Societies in the Salem district.*—T Breeding Society had a membership of 324 w capital of Rs. 4,250 on 30th June 1953. The in 1947 a three-year scheme of cattle breedir stud bulls stationed at different places in its ar entrusted them to different custodians for m the three years ending 30th June 1951, the rendered 1,910 services with the result that 522 heifer calves were born to them. The mer away the calves because there was no fodde

scheme was therefore held in abeyance. I requested the Chief Conservator of Forests, Madras, to demarcate 1,000 acres of land in the Parigam B. Reserve Forest for grazing the cattle and for cultivating fodder to revive the scheme. But he could not help and Government ordered the closure of the scheme. The Anchetty Cattle Breeding Society had 120 members on its rolls with a paid-up share capital of Rs. 757. It maintained four stud bulls which rendered 245 services during the year. One hundred and ninety seven calves were born during the year. The society is making arrangements for the purchase of six more bulls.

(*d*) *The Sugalimetta Cattle Breeding Society.*—The society had a membership of 158 with a paid-up share capital of Rs. 54 on the 30th June 1953. It maintained three stud bulls which rendered 268 services during the year. One hundred and twenty bull calves and 148 heifers were born during the year. Government continued to assist the society by giving it the free services of a Senior Inspector.

(*e*) *Village Livestock Improvement Scheme.* The Kangayam Cattle Breeding Society in the Palladam firka and the Ongole Cattle Breeding Society in the Ongole firka continued to work the Village Livestock Improvement Scheme during the year. On the 30th June 1953 the two societies had 212 and 154 members with a paid-up share capital of Rs. 7,570 and Rs. 3,920 respectively. The six bulls maintained under the scheme and stationed at different centres in the firkas rendered 399 services. The number of bull calves and heifers born during the year was 184. Government gave the two societies one Senior Inspector each free of cost. The Kangayam Cattle Breeding Society was given Rs. 681 as subsidy, Rs. 581 as premium and Rs. 100 for the purchase of medicines and veterinary outfits. In December 1952 Government sanctioned the introduction of the Village Livestock Improvement Scheme in the Nagari and Musiri firkas of Chittoor and Tiruchirappalli districts respectively and two Co-operative Cattle Breeding Societies were organized there for the purpose. On the 30th June 1953, they had 64 and 158 members with a paid-up share capital of Rs. 453 and Rs. 502 respectively. Two Senior Inspectors were appointed for the supervision of the scheme. They were given three weeks' training at the Hosur Cattle Farm before they joined the society. The question of purchasing breeding bulls by the Nagari Co-operative Cattle Breeding Society is under consideration. The Musiri Co-operative Cattle Breeding Society has since purchased three Kangayam bulls and entrusted them to three custodians for maintenance.

6. *Poultry farming and egg production* -(*a*) *General.*—Poultry rearing and the sale of eggs are encouraged by organizing farmers into separate poultry societies or by getting them to sell their eggs along with their milk through their milk supply societies. At the end of the year, there were 40 egg production and sale societies with 2,117 members on their rolls and a paid-up share capital of

Rs. 11,723. They purchased during the year 157,983 eggs for Rs. 15,902 and sold 157,783 eggs for Rs 19,421.

(*b*) *Poultry Farming through the feeder societies of the Madras Milk Supply Union.*—More promising than independent poultry societies is the system by which the Madras Milk Union collects eggs in its lorries which go to affiliated milk supply societies to collect milk. The eggs are sold by the Union through its milk vendors and at its milk depots keeping a small margin. During 1952–53, 2·83 lakhs eggs were purchased and disposed of, the purchase-price being Re. 1–2–0 per dozen and the sale price being Rs. 1–6–0 per dozen. The farmers were able to get a better price under the system and the union made a profit of Rs. 3,100 without having to provide for any extra staff for the purpose. The Union also helped to improve egg production by supplying cocks of exotic breeds to the members of the milk supply societies for mating with country hens. In all, 265 cocks were supplied for Rs. 1,911, Government contributing Rs. 614, the members meeting Rs. 287 and the rest being borne by the Madras Milk Supply Union. A further step in developing poultry breeding is to introduce incubators in the societies. Six incubators were procured, but further effort had to be held in abeyance till August 1953 as the season was not conducive to hatching by incubators. Government helped this enterprise of the Milk Union by providing one Senior Inspector, three egg collectors and two egg salesmen.

CHAPTER V.

Co-operative Societies for Harijans and other Backward communities and miscellaneous types of agricultural societies.

1. *Societies for Harijans and other Backward communities*—(*a*) *General progress.*—The following statement shows the progress made by the societies formed exclusively for Harijans and other Backward communities :—

		On 30th June 1953	On 30th June 1952.
1	Number of societies .. .	2,802	2,785
2	Number of members	205,416	212,285
		RS (IN LAKHS.)	RS. (IN LAKHS.)
3	Paid-up share capital ..	13·19	13·00
4	Working capital	41·76	41·29
5	Reserve fund	7·21	6 33
6	Thrift deposits collected during the year.	1·21	1·00
7	Other deposits held by members at the end of the year.	1·79	1·82
8	Loans due at the end of the year—		
	(i) to Government ..	5·20	4·32
	(ii) to Central Banks ..	13·23	12·40

	On 30th June 1953. RS. (IN LAKHS.)	On 30th June 1952. RS. (IN LAKHS.)
9 Loans outstanding against the members at the end of the year.	29·46	28·00
10 Value of joint purchase made by the members during the year	96	6·31
11 Value of raw materials supplied to members during the year.	1·15	0·10
12 Value of finished goods of members sold through the societies during the year.	1·20	2·15

Special attention was paid to promote thrift among these members. A sum of Rs. 1·21 lakhs was collected as thrift deposits from them. The other deposits held by the members in the societies at the end of the year amounted to Rs. 1·79 lakhs. In addition to these 2,781 societies functioning for the exclusive benefit of Harijans and other Backward Communities, 4,895 Rural Credit Societies have admitted 76,958 Harijans and other members of the Backward Communities as their members. These members have paid a share capital of Rs. 6·22 lakhs and hold deposits in the societies to the extent of Rs. 44,206. The total amount of loans issued by the societies to them during 1952–53 amounted to Rs. 16·51 lakhs. Every encouragement is being given to enrol members of these communities in societies intended for all communities instead of starting separate societies for them. The best method of promoting the uplift of Harijans and Backward Communities is not to segregate them but to merge them in the general community.

(*b*) *Grants and concessions given by Government to Scheduled Class societies*—The Scheduled Class societies continued to enjoy the following concessions and financial help from Government:—

(i) Scriptory grant not exceeding Rs. 30 per month per society, the total amount disbursed during the year 1952–53 being Rs. 23,221. This saves the working expenses of the societies.

(ii) Exemption from the payment of fees leviable for the registration of documents and for obtaining encumbrance certificates. This reduces the cost of the loans.

(iii) Exemption from contributing from their net profits to the audit fund. This strengthens the resources of the societies.

(iv) Grant of lease of lanka and waste lands of Government at favourable rentals. The benefit of this concession is passed on to the members who take the lands from societies on sub-lease.

(*c*) *Supervision.*—The supervision of these societies is done by the departmental Inspectors. In nine districts their supervision is attended to by the Territorial Inspectors. In others it is done by 31 special Junior Inspectors. The supervision of Kallar societies in the Madurai district is attended to by a special staff consisting of one Co-operative Sub-Registrar, four Senior Inspectors and 11 Junior Inspectors working under the administrative control of the Harijan Welfare Department and the Collector of Madurai.

2. *Societies for Hill Tribes in the agency.*—Anxious to improve the economic condition of the Hill Tribes in the agency areas, Government have appointed a special staff to educate them in the advantages of co-operative methods. This staff visits shandies where the hill people usually assemble and explains to them how by selling the hill produce collected by them through co-operatives they can secure for themselves the profits which may otherwise go to the merchants coming from the plains and how they will be able to get their domestic requirements at reasonable prices if they purchase them through the co-operative stores. Credit societies have also been started to provide them with loans for cultivation expenses. On 30th June 1953, there were 50 credit societies, nine stores and one forest coupe society in the agency tracts of East Godavari, West Godavari, Visakhapatnam and Srikakulam districts.

(*a*) *Credit societies.*—Fifty credit societies had 7,171 members with a paid up share capital of Rs. 51,639. They issued loans amounting to Rs. 1,41,788. These societies purchased necessaries of life valued at Rs. 51,298 for distribution to their members. They are supervised by a staff of 11 Senior Inspectors and seven Junior Inspectors.

(*b*) *Stores societies.*—There are nine stores for the hill tribes in the districts of East Godavari and Visakhapatnam. They have opened 13 depots. On the 30th June 1953, they had 2,723 members and a paid up share capital of Rs. 46,064. During the year 1952–53, they purchased provisions for Rs. 2·30 lakhs and distributed them to the hill tribes. Their sales amounted to Rs. 2 92 lakhs. Government gave the Cherla Co-operative Stores, the Kunavaram Co-operative Stores, and the Badrachalam Co-operative Stores a subsidy of Rs. 2,858 towards the maintenance of the depots. The West Godavari Central Co-operative Stores, the Rajampalem Co-operative Stores and the Polavaram Co-operative Stores have opened depots at Kannapuram, Buttayagudem, Polavaram and Dondapudi. During the year they sold Rs. 1·66 lakhs worth of goods to the Hill Tribes and collected hill produce to the value of Rs. 681. It is estimated that relief was afforded to the Hill Tribes to the extent of Rs. 18,124. A subsidy of Rs. 2,640 per year was given to the West Godavari Co-operative Stores by the Government at the rate of Rs. 55 per mensem for each of its depots to meet the establishment and contingent charges. A Senior Inspector with a peon has been sanctioned by Government to work under the Central Stores to look after the working of the depots.

(*c*) *Forest coupe society.*—The Rajavommangi Forest Coupe Society in the East Godavari district was started to provide work for the hill people. On 30th June 1953, it had 240 members on its rolls with a paid up share capital of Rs. 5,443. Government leased out to it till 31st March 1953 the Labbarathy Bamboo Forest Coupe covering 6,828 acres at a concessional rate dispensing with public auction. They also sanctioned to it the free services

Inspector to work as Secretary. To enable the ork the coupe without break for want of funds, have guaranteed the repayment of the loan borrowed e Central Bank to the extent of Rs. 20,000. It has 4,000 from the Central Bank. The society cleared during the year. Government have extended the h September 1953 so as to enable it to clear the tent.

Atmakur Chenchu Purchase and Sale Society in the rict started for the benefit of the Chenchus of Nalla- ted from its members minor forest produce valued at r sale at favourable prices. On 30th June 1953, the 451 members with a paid-up share capital of Rs. 1,866 re Fund of Rs. 9,118.

luneous types of agricultural non-credit societies—(*a*) *rowers' co-operative societies and unions.*—The sugar- ' co-operative societies and unions provide cultivation their members, arrange for marketing the sugarcane uced by them and enable the sugar factories to get pplies of cane. On 30th June 1953, there were 14 owers' co-operative societies and unions in the State. on their rolls 9,276 members with a paid-up share s. 2·74 lakhs. They issued loans to the tune of ns to their members. Their members produced 8,585 rcane worth Rs. 3·07 lakhs and supplied 5,965 tons of the sugar factories worth Rs. 2·13 lakhs. Govern- ned one Senior Inspector free of cost to supervise the cieties in the Hospet area of the Bellary district.

ar factories.—The Etikoppaka Agricultural and -operative Society in Visakhapatnam district is the ative institution running a sugar factory. On the 953, it had 1,120 members with a paid up share capital 196. The factory at Etikoppaka worked for 29 days season, crushed 1,913 tons of sugarcane worth nd produced 164·3 tons of sugar. The new factory rlapudi with the plant purchased from Pepriach in 'radesh worked for 54 days during the season and 26 tons of sugarcane valued at Rs. 5·69 lakhs and 312 tons of sugar. The society earned a gross profit 49 and net profit of Rs. 42,733.

Guntur District Tobacco Growers' and Curers' Society, jurisdiction over the entire Guntur district and the luk of the Nellore district. It had 1,796 members on a paid-up share capital of Rs. 1,11,050. Its main he distribution of coal to its members for curing uring the year, the society purchased coal for Rs. 7·92 stributed coal and other materials worth Rs. 12·11 arned a net profit of Rs. 7,326.

(*d*) *The Anama'ai Estate Workers' Co-operative Thrift Bank* Valparai started for the benefit of the plantation labourers of tl Anamalai Hills, has admitted 233 members, and collect Rs. 1,024 towards share capital during the year under review. (30th June 1953, it had 2,639 members with a paid-up sha capital of Rs. 9,642. During the year 1952–53, it collected thr deposits to the extent of Rs. 31,957 and repaid Rs. 34,808 leavi a balance of Rs. 10,897 at the end of the year. Receipts and pa ments under fixed deposits amounted to Rs. 12,320 and 9,30 respectively. The balance under this head on 30th June 1953 w Rs. 13,558. Collections and payments under chit funds we Rs. 81,033 and 85,528, respectively. It issued Rs. 42,545 loans and recovered Rs. 43,069 from the borrowers in the yea The amount of loans outstanding at the end of the year w Rs. 31,048.

CHAPTER VI.

Consumers' Co-operative Societies.

1. *Primary Co-operative Stores* (*excluding School and Colle Students' Stores*)—(*a*) *General progress.*—On the 30th June 19 there were 1,485 primary stores. The progress made by them the last two years is indicated below:—

		On 30th June 1953.	On 30th June 1952.
1	Number of stores	1,485	1,591
2	Number of branches and sales depots run by them	1,458	1,787
		(IN LAKHS.)	(IN LAKHS.)
3	Number of members	5·55	5·52
		RS. (IN LAKHS.)	RS. (IN LAKHS.)
4	Paid-up share capital	77·91	92·81
5	Reserve Fund	92·20	86·66
6	Borrowings from central banks	74·02	73·36
7	Borrowings from others	53·07	44·22
8	Total working capital	297·20	297·05
9	Purchases during the year	1,533·34	2,189·57
10	Sales during the year	1,657·08	2,388·56
11	Gross profit	79·23	94·30
12	Net profit	11·43	20·50
13	Trading loss	2·64	1·69

The fall in the number of stores and in the volume of th business is due to the policy of consolidation pursued during t year. There was, however, slight increase in the number members. The following statement indicates the proportion owned capital and borrowed capital to the total working capital the end of the last two years.

	Percentage to working Capital.	
	1952-53.	1951-52.
Share Capital	28·2	31·0
Reserve Fund	33·2	29·9
Borrowings from Central Bank ..	23·1	24·6
Borrowings from others	15·5	14·5
	100·0	100·0

(*b*) *Business.*—The sources of purchases are indicated below :—

	RS. (IN LAKHS.)
1 From co-operative wholesale stores	460·36
2 From other primaries	11·64
3 From producers' societies	32·62
4 From others	1,028·72
	1,533·34

The purchases made by the retail stores from the Co-operative wholesale stores constituted 30 per cent of the total purchases which was the same as in the previous year. The position was steady. The following table furnishes an interesting analysis of the commodities sold by the retail societies :—

	1952-53.		1951-52.	
	Sales. RS. (IN LAKHS.)	Percentage to total sales.	Sales. RS. (IN LAKHS.)	Percentage to total sales.
1 Foodstuffs	1,058·70	63·34	1,562·09	65·38
2 Groceries	342·55	20·97	440·03	18·41
3 Cloth—				
(*a*) Mill	101·05	6·18	156·61	6·53
(*b*) Handloom	55·34	3·36	86·81	3·63
4 Drugs, medicines and infant food stuffs.	8·04	0·49	7·94	0·37
5 Other consumer goods ..	70·26	4·28	103·96	4·35
6 Vegetables, fruits, etc. ..	3·10	0·18	23·20	0·96
7 Fuel	18·04	1·20	7·92	0·37
Total ..	1,657·08	100·00	2,388·56	100·00

In June 1952, foodgrains were decontrolled. The full effect of decontrol on the co-operative stores was felt in 1952-53 and this accounts for the fall in their sales. Foodstuffs still constitute the bulk of their sales. I have advised the stores to undertake the purchase of paddy and rice in the free market and distribute them to their members.

The system of supplying articles to the jails, bor and certified schools from the co-operative stores in p the orders of Government was continued. One hu twenty-one stores supplied articles worth Rs. 41·98 l jails and certified schools, mutts, educational insti hostels. In 1948, Government gave up the tender sy supply of articles to the jails and certified schools as i several abuses. Since then, the co-operatives were su requirements of these institutions to their satisfactio ment have, however, since ordered that the tender sy be followed and that co-operatives may also tender for jails in which case if other things are more or less co-operatives in the neighbourhood of the jails concerne shown preference to other tenderers. Some of the soci had been making large supplies to the institutions hav Government to reconsider their orders and the matter with Government.

(c) *Consignment business.*—Some of the prima producers' co-operative societies in the sale of thei consignment basis though many of them confined the to the distribution of essential goods like handloom and manures, brass and copper vessels, fruits, groundnu produced by co-operatives. The business done on c basis amounted to Rs. 2·84 lakhs.

(d) *Procurement operations by primary stores.*—Son stores undertook procurement of foodgrains during this and the work done by them in this regard during the last is shown below :—

	1952–53.		195
	Quantity in tons.	Value. RS. (IN LAKHS.)	Quantity in tons.
Procured during the year ..	8,079	2·00	69,457
Sold during the year	7,537	1·89	102,281
Stock on 30th June	12	0·08	4,160

The quantity and value of different commodities by primary stores were as below :—

Articles.	1952–53.		1951–52
	Quantity in tons.	Value. RS. (IN LAKHS)	Quantity in tons.
(1)	(2)	(3)	(4)
Paddy	8,079	2·00	60,781
Millets	..	..	5,653
Others	..	..	3,023
Total ..	8,079	2·00	69,457

ɔusinc s done in respect of imported foodgrains was as

	1952-53.			
	Imported		Sold	
	Quantity in tons (1)	Value. (2) Rs (IN LAKHS.)	Quantity in tons (3)	Value. (4) Rs. (IN LAKHS)
ɜe	18 008	89·01	19,121	147·73
.. .. ..	5 844	30·13	8 391	28·75
.. .. ..	3,433	18·41	3 313	14·34
Total ..	30,285	137·85	31,127	190·81

	1950-51.			
	Imported.		Sold.	
	Quantity in tons. (5)	Value. (6) Rs. (IN LAKHS.)	Quantity in ton (7)	Value. (8) Rs. (IN LAKHS
ɜe . ..	15,159	171·42	44,683	180·88
.. .. ..	18,521	72·31	18,327	77 15
.. .. ..	7,591	29·36	7,835	30·09
Total .	71,271	273·12	70,847	288·12

ll in the business of imported foodgrains is due to the o-operatives switched over to free market operations rith the Government's decontrol policy.

assification of primary stores.—The following statement olume of business done by the urban, semi-urban and in the past two years.

	1952-53.			1951-52.		
	Number of stores.	Purchases. Rs (IN LAKHS)	Sales. Rs (IN LAKHS.)	Number of stores.	Purchases. Rs. (IN LAKHS.)	Sales. Rs. (IN LAKHS)
..	275	815 31	875·22	284	1,103 69	1,214·76
..	140	443 86	477·61	352	715 85	741·31
..	861	274 17	304·25	955	379 03	432·47
l ..	1,485	1,533·34	1,657·08	1,591	2,198·57	2,388·56

o-operative stores for railway employees.—The Govern- India, Ministry of Railways, Railway Board, have the formation of separate consumers' co-operative he employees of the railways. The Railway Board , wherever possible, to provide accommodation for as are recommended by me at a nominal rent and to ubsidy not exceeding 50 per cent of their administra- ablishment charges for the first three years.

were nine stores for railway employees in the State. 7,022 members with a paid-up share capital of . During 1952–53, their purchases amounted to ths and their sales to Rs. 9·26 lakhs. Their net profits

South Indian Railway Employees Co-operative Stores, Ti palli and the Bengal-Nagpur Railway Employees Co- Stores, Visakhapatnam, to the extent of Rs. 17,738 to n establishment and contingent c iarges.

(g) *Working of some important stores.*—(i) *The T Urban Co-operative Society, Limited, Madras,* had 17,357 in its branches and 4,053 members in its depots making 21,410 as against 20,396 members at the end of the previ Its share capital was Rs. 2·08 lakhs. Its sales were Rs lakhs as against Rs. 156·47 lakhs in the previous year. I a net profit of Rs. 2 46 lakhs. With the derationing of fc the society reopened its agency for the purchase of p Kodavalur in the Nellore district. The value of paddy p was Rs. 9 75 lakhs.

(ii) *The Madras State Indian Medical Practitioners tive Pharmacy and Stores, Limited.*—On 30th June 1953, thi had 1,048 members with a paid-up share capital of Rs. During the year, it purchased drugs for Rs. 1·54 lakhs an factured medicines worth Rs 2·22 lakhs. The value of n sold by it was Rs. 3·79 lakhs. The society earned a net Rs. 66,606. It has installed machinery worth Rs. 1·50 l the speedy and efficient manufacture of its products. proposed to extend its area of operations to the whole after amending its by-laws suitably.

(iii) *The Tuberculosis Sanatorium Co-operative Tambaram.*—This is the second year of its working. Th 162 members on its rolls with a paid-up share capital of R on 30th June 1953. The stores supplied provisions, fo sugar, drugs, etc., to the Sanatorium and its employees. during the year amounted to Rs. 33,406. The value c sold was Rs. 1,100 The stores earned a gross profit of R and a net profit of Rs. 515.

(iv) *The Addateegala Co-operative Stores in t Godavari district.*—This stores was started on 22nd April 1 a view to serving the needs of the Agency people. Its obj to purchase in bulk the forest produce such as tamarin nuts, mustard, redgram, adda leaves, etc., and dispose of advantageous terms through sister co-operative institu the plains and thus save the Agency people from the exp of merchants in the plains. Government have sanctioned services of a Senior Inspector to work as Secretary of th and a peon besides a subsidy of Rs. 1,000 to meet the running the depots.

(v) *The Tungabhadra Project Co-operative Store* stores has completed seven years of useful service. On 30 1953, it had 254 members on its rolls with a paid-up share of Rs. 6,845. It has been given the monopoly to import ri from Vijayavada. On an average, 175 tons of rice are every month. Its total sales during the year 1952-

Rs. 11·4 lakhs. The stores is running a bus service between the project site and the Hospet Railway Station for the benefit of the officials and the workers in the Project. A sum of Rs. 45,101 was collected as bus fare during the year 1952–53. This business resulted in a net profit of Rs. 6,698. With the permission of Government, the bonus on purchases made by non-members who are mostly labourers, is being credited to a fund called the "Welfare Fund" which is utilized for welfare measures in the Project for the general benefit of the workers. During the year 1952–53, a sum of Rs. 7,957 was spent from this fund on medical, educational, recreational and allied activities.

(vi) *The Chandrasekarapuram Co-operative Stores.*—The Chandrasekarapuram Co-operative Stores in the Kumbakonam circle of the Tanjore district is one of the flourishing rural co-operative stores in the State. It has four branches and is working entirely with its own resources. It has been handling consumer goods like cloth, cycles and radios besides provisions. Its total sales during the year were Rs. 9·20 lakhs. It earned a net profit of Rs. 11,202.

2. *Wholesale stores*—(*a*) *General progress*.—On the 30th June 1953, there were 24 co-operative wholesale stores in the State. The progress made by them in the last two co-operative years is indicated in the following table:—

	On 30th June 1953.	On 30th June 1952.
Number of co-operative wholesale stores ..	24	24
Number of members	16,021	15,434
	RS. (IN LAKHS.)	RS. (IN LAKHS.)
Paid-up share capital	34·42	35·66
Reserve fund	59·08	56·17
Borrowings from central banks ..	122·82	257·01
Borrowings from others . ..	19·71	12·67
Working capital	236·93	361·51
Value of purchases during the year	941·09	1,836·34
Value of sales	1,171·14	1,924·09
Gross profits	32·75	48·46
Net profits	7·72	14·08
Net loss	2·55	0·48

There was a fall in the purchases and sales made by the co-operative Wholesale Stores and in the net profits. The abolition of procurement and the total withdrawal of statutory and informal rationing from June 1952 contributed to the fall in business.

(*b*) *Financial position.*—The general financial position of the Co-operative Wholesale Stores continued to be sound. All except the East Godavari, West Godavari, Tanjore, Pudukkottai and Vizianagaram Central Stores worked at a profit. The funds required by the co-operative wholesale stores for procurement

and other business were provided by the Central Banks. D the year, the Co-operative Wholesale Stores borrowed Rs. crores from them as against Rs. 16·89 crores during the pre year. Their owned capital which was Rs. 94 lakhs was one half of their borrowed capital. The Madras State Co-oper Bank provided them with funds for the purchase of paddy rice in the free market. It revived the key loan system laid down that loans granted to the Central Stores for am exceeding their share capital should be on the pledge of st held under the Central Banks' effective custody as in the ca sale societies. In consultation with the Madras State Co-oper Bank, Limited, I framed a set of rules for the purpose t adopted by the Central Banks as subsidiary regulations, advised the Central Banks to adhere to them while granting l to Central Stores.

(c) *Business.*—Their total purchases amounted to Rs. crores. This was about half the business done in 1951–52. this, the value of paddy and rice purchased in the free ma was Rs. 1·06 crores. The sales too were about half only of t done in 1951–52, viz., Rs. 11·71 crores as against Rs. 19·24 cr Of the total sales of Rs. 11·71 crores, the value of goods sol members was Rs. 4·42 crores. The value of mill cloth sold du the year was 16·88 lakhs.

During the year, 17 Co-operative Wholesale Stores undert the supply of requirements of jails, borstal schools, hospitals, The goods supplied to these institutions during 1952–53 1951–52 are indicated below :—

	1952–53. RS. (IN LAKHS.)	1953- R (IN LA
Jails and certified schools	11·90	11·4
Hospitals	1·40	2·4
Devasthanams and mutts	0·10	0·1
Educational institutions	1·12	5·0

The future line of business for Co-operative Wholesale Sto lies in the open market and with their affiliated societies. T controlled market under which their stocks were provided Government and the parties to whom they could sell them w indicated by Government, has practically disappeared. T business done under controls helped the Co-operative Wholes stores to build up large reserves and establish their financ strength. This strength should now be utilized for the regul co-operative business of buying in the cheapest market at the mo favourable time and distributing the stocks purchased to prima co-operative stores.

(d) *Procurement and import of foodgrains.*—The followi statement shows the progress in the procurement as well

purchase and import of foodgrains undertaken by the Co-operative Wholesale Stores during the years 1952-53 and 1951-52 :—

Procurement.	1952-53.					
	Paddy and rice.		Millets.		Others.	
	Quantity.	Value.	Quantity.	Value	Quantity.	Value.
(1)	(2)	(3)	(4)	(5)	(6)	(7)
	TONS.	RS. (LAKHS.)	TONS.	RS. (LAKHS)	TONS	RS (LAKHS)
Procurement.						
Procured during the year.	7,196	22·90	6,833	27·70	320	2·19
Sold	12,552	55·60	7,159	31·86	345	2·43
Stock at the end of the year.	2,043	7·37	83	0·37	20	0·16
Imports.						
Imported during the year.	76,076	325·31	38,322	114·54	8,588	62·85
Sold	76,512	357·63	37,286	138·86	11,793	74·92
Stock at the end of the year.	13,070	50·07	2,255	8·46	1,360	7·60

	1951-32.					
	Paddy and rice.		Millets.		Others	
	Quantity.	Value.	Quantity.	Value.	Quantity.	Value.
	(8)	(9)	(10)	(11)	(12)	(13)
	TONS.	RS. (LAKHS.)	TONS.	RS. (LAKHS.)	TONS.	RS. (LAKHS.)
Procurement.						
Procured during the year.	30,521	104·31	409	1.13	316	0·15
Sold	29,045	109·31	618	1·76	300	0·02
Stock at the end of the year.	7,573	25·00	11	0·02	16	0·09
Imports.						
Imported during the year.	173,161	716·82	82,429	318·40	38,717	192·98
Sold	148,565	484·80	60,214	302·16	50,225	202·77
Stock at the end of the year.	33,717	156·13	8,451	32·34	5,771	301·40

There was a decline in the procurement as well as imports of foodgrains during the year. The reasons for the fall are that during the year there was no statutory rationing and procurement. Levy procurement was in force in five districts, viz., East Godavari, West Godavari, Guntur, Krishna and Tanjore. Consumers co-operative societies and primary marketing societies which had been doing procurement work during the period of controls participated in this business.

In 1951 Government directed that co-operatives should be entrusted with the imported foodgrains on agency basis, whenever they could not command adequate funds for purchasing them

outright and whenever they asked for agency terms. During the year, Government changed this policy and directed that the order of priority in the issue of controlled foodgrains should be as follows —

(i) Co-operative societies on outright purchase;

(ii) Failing that, wholesalers on outright purchase;

(iii) Failing that, co-operative societies on agency terms;

(iv) Failing that, stocks should be stored in Government godowns on Government account manned by Government staff. This policy in regard to entrustment of Government stock still stands.

(e) *Retail business by the branches of the Co-operative Wholesale Stores.*—During the year 118 primaries were cancelled as against 85 stores in the previous year. The increase in the number of societies cancelled is due to the fact that many of the rural and semi-urban stores were unable to maintain their large volumes of sales on account of the withdrawal of control over foodgrains To step in when primary stores could not function, I suggested that the Co-operative Wholesale Stores might, in addition to doing wholesale business, undertake retail business as well by opening branches at places where primary stores had closed down or were about to wind up their business. The members of such primary stores could be enrolled as 'B' class members of the Co-operative Wholesale Stores. They could elect a panchayat to manage the business of the branch. The members of the local panchayat could elect delegates to represent the branches both on the Board of Management and on the General Body of the Central Stores. By-laws to give effect to these suggestions were first adopted by the Salem Co-operative Wholesale Stores, and the experience gained in the branches opened by it was promising. Hence, 6 more Co-operative Wholesale Stores, viz., those at Madurai, Pudukkottai, Nilgiris, Kurnool, Chittoor and Rajahmundry, also amended their by-laws suitably.

(f) *Distribution of chemical fertilizers.*—The scheme for the distribution of chemical fertilizers through the co-operatives was continued during the year. Twenty-one Co-operative Wholesale Stores, the Tanjore and the West Godavari Marketing Federations and the Lalgudi Sivagnanam Agricultural Co-operative Society continued to act as wholesalers. Retail distribution to ryots was done through 812 primaries selected for the purpose and 152 depots and branches of the Co-operative Wholesale Stores and Marketing Federations. The Co-operative Wholesale Stores obtained their requirements from the agricultural depots as well as from the clearing agents according to their needs. They took over from the agricultural depots 24,017 tons of ammonium sulphate and 3,246 tons of super phosphate during the year. The sales to agriculturists during the period were 21,182 tons

of ammonium sulphate and 2,899 tons of super phosphate. The co-operatives were allowed a margin of Rs. 12 per ton on the sale of ammonium sulphate. In the case of super phosphate the margin allowed was Rs. 20 per ton. The subsidies sanctioned to the co-operatives on the sale of super phosphate during the year amounted to Rs. 6·40 lakhs and the subsidy orders encashed by the co-operatives during the year amounted to Rs. 7·53 lakhs which included the subsidies sanctioned in the previous year. Government have since ordered that the purchase of chemical fertilizers from Government stocks and their sale to ryots should be thrown open to all indenting firms and individuals and that supplies should be made to any firm or individual willing to purchase chemical fertilizers either from the agricultural depots or from the clearing and forwarding agents at Madras without any restriction as to quantity. These orders will upset the existing arrangements and the co-operatives who have played a notable role in the distribution of chemical fertilizers in the past will be affected and may not be able to extend their services to the ryots in this behalf in the interior villages. I have therefore requested Government for the revision of their orders.

(*g*) *Distribution of iron and steel.*—During the year, the Wholesale Stores and Marketing Federations continued to distribute iron and steel. They acted as wholesalers and procured stocks of various categories of iron and steel on the strength of permits issued by the Director of Controlled Commodities from stockholders at scheduled rates. They were sold to ryots with a margin ranging from Rs. 35 to Rs. 40 per ton. The indents for quarterly allotments were made by the Joint Director of Agriculture in consultation with the Co-operative Wholesale Stores and Marketing Federations. Nine hundred and fifty-four primary societies were selected for retail distribution. The total quantity procured during the year by the co-operative wholesalers amounted to 2,945 tons. The sales to ryots during that period were 2,756 tons. The distribution of iron materials for tobacco barns continued to be done by the Godavari, Krishna, Guntur, Nellore and Kurnool Co-operative Wolesale Stores and the West Godavari Marketing Federation.

The Central Stores continued to supply iron and steel required by the societies selected for the manufacture of agricultural implements. The 41 primary societies selected for the purpose were supplied with raw materials valued at Rs. 61,323. They manufactured agricultural implements worth Rs. 86,840 and sold implements valued at Rs. 1·46 lakhs. Five hundred and forty-seven co-operative societies selected as distributors, purchased implements worth Rs. 1·94 lakhs both from the co-operatives and from private dealers and made sales for Rs. 2·52 lakhs. They were given an all inclusive margin of 6¼ per cent. Government have since ordered the elimination of co-operatives from the distribution set-up and the retail distribution is to be done through the registered stockists only, so as to accord with the Iron and Steel Control Order.

(*h*) *Other activities—Distribution of quinine through co-operatives.*—In the last year's report I stated that Government had entrusted the co-operative wholesale stores with the distribution of quinine through affiliated primary stores and multi-purpose co-operative societies for sale in rural areas on agency basis. This scheme was not given effect to this year as the Director of Cinchona Department raised certain doubts. Government have finally ordered that the scheme should be tried for one year. The Superintendent, Central Jail, Coimbatore, has recently supplied 10 packets or 2,000 quinine sulphate tablets to each of the 13 co-operative wholesale stores in the Residuary State.

(*i*) *Work done by the Rayalaseema Wholesale Co-operative Stores Federation, Limited.*—When the controls were in force, the Co-operative Wholesale Stores in the Rayalaseema districts were getting the bulk of their requirements under foodgrains from the Circars. The District Supply Officers used to allot quotas of rice to be moved from millers in the surplus districts and each central stores deputed its staff to attend to the loading and despatching of the stocks. Each of them had a small branch office in the circars for that purpose. After the removal of the controls, the Central Stores had to make their own arrangements for the purchase of paddy and rice. The five co-operative Wholesale Stores in Rayalaseema formed the Rayalseema Wholesale Co-operative Stores Federation at Kurnool to act as their agent for purchasing their requirements. The Federation was started in January 1953. Its paid-up share capital is Rs. 1 lakh. Its management is in the hands of 5 directors consisting of the Presidents of the five Co-operative Wholesale Stores in Rayalaseema. It has taken on loan the services of a Deputy Registrar to work as its Secretary. The 5 Co-operative Wholesale Stores placed with the Federation during the year a sum of Rs. 7·56 lakhs for the purchase of paddy. Stocks to the value of Rs. 6·33 lakhs were purchased on their behalf and delivered to them. The Federation charges a commission of one anna per maund of paddy purchased and ½ per cent on the amount of purchases in the case of other articles. It has taken a rice mill on lease at Tenali for one year for Rs. 7,750. Paddy purchased by the Federation is hulled into rice at the mill for one anna per maund. During the half-year ending 30th June 1953, its total income was Rs 20,339 and its total expenditure was Rs. 16,793. It has since undertaken the purchase of fine quality paddy like "Kichidi" and "Dilli-Bogam" for its affiliated Co-operative Wholesale Stores. The value of paddy and rice so supplied is Rs. 1·76 lakhs. On indents placed by the Anantapur Co-operative Wholesale Stores, it purchased pulses for Rs. 9,646. It helped the Cuddapah Co-operative Wholesale Stores to dispose of its accumulated stocks of super-phosphate valued at Rs 25,000. It arranged for popularizing soapnut powder manufactured by the Bellary Co-operative Wholesale Stores, purchased three trial consignments on agency basis and supplied them to the co-operatives in the Krishna and Guntur districts.

)epartmental staff for supervision.—On 30th June 1953, 42 Co-operative Sub-Registrars and 65 Senior Inspectors)ervision of stores societies. Supervision fees were levied ores earning net profits of Rs. 1,000 and more, at 5 per ›ir profits, subject to a maximum of Rs. 3,000 in each case. Rs. 1·11 lakhs was collected from them during the year ıe demand of Rs. 1·57 lakhs. The balance is being

›ol and College Students' Stores.—These societies continued ful work. Their progress during the last two years is below :—

	On 30th June 1953.	On 30th June 1952.
r of societies	442	418
r of members	67,097	61,878
r of students	33,294	27,286
r of teachers	8,528	10,593
r of associates	25,275	24,009
	RS.	RS.
› share capital	1,08,648	97,724
	RS. (LAKHS.)	RS. (LAKHS.)
f books purchased	20·51	17·73
n indent from members	2·80	3·00
t societies' risk	17·71	14·73
f books sold .. .	20·63	19·44
ut of those purchased on indent ..	3·83	3·47
›ut of those purchased at societies' risk.	16·80	15·97
f stationery articles purchased ..	0·34	0·38
f stationery articles sold	0·40	0·51
f articles held at the end of the year.	4·70	4·09
›fits earned	0·81	0 76
› sustained by some societies ..	0·58	0·33

›ieties helped their members to get their books and of good quality at cheap rates. What is more important students got to know what co-operation could do and em learnt how a co-operative institution could be run.

›ribution of goods by other types of societies.—As in the ears, a large number of rural credit societies, employees' ›tc., continued to distribute foodgrains and other con- ›icles and supplemented the work of the stores in the listribution of essential articles. The business done by ıg the year is indicated below :—

	Rural credit societies.	Limited liability co-operative societies.	Employees' societies.	Others.	Total.
›cieties ..	1,648	2	49	36	1,735
	RS. (LAKHS.)	RS. (LAKHS.)	RS. (LAKHS.)	RS. (LAKHS.)	RS. (LAKHS.)
ls purchased.	128·98	2·04	7·65	4·35	142·92
s sold ..	135·37	3·08	7·95	4·39	150·79
ls held at the year ..	6·50	0·18	0·60	0·15	7·43
l—					
r of societies.	659	2	26	23	710
	RS. (LAKHS.)	RS. (LAKHS.)	RS. (LAKHS.)	RS. (LAKHS.)	RS. (LAKHS.)
›	2·29	0·02	0·19	0·06	2·56

	Rural credit societies	Limited liability co-operative societies.	Employees' societies.	Others	
Loss sustained—					
(i) Number of societies.	895	..	17	10	
	RS. (LAKHS.)	RS. (LAKHS.)	RS. (LAKHS.)	RS. (LAKHS.)	(LA
(ii) Amount .	3·70	..	0·27	0 05	

Rural credit societies can purchase the domestic requirei of their members only to the extent of their paid-up share o: and reserve fund. Even so, nearly 895 of the societies undertook distribution work sustained losses to the tu Rs. 3·7 lakhs. Though there was a reduction in the numb societies that sustained losses the total amount of loss sust by them has increased. I am asking the Deputy Registra check up these societies and see that they discontinue the if they cannot do the business without losses. The emplo societies cannot undertake the distribution of foodgrains proprietary basis during a period of partial controls. They have no guaranteed customers and will sustain losses. But can do joint purchase and sale on agency business. I therefore advised them to stop outright purchase and sale of grains and transfer the ration shops held by them to the adjo co-operative stores.

5. *Work of the producers'-cum-consumers' co-operative societ the Malabar district.*—(*a*) There were 107 Producers'-*cum*-Consu Co-operative Societies in the Malabar District at the beginni the year. A statement showing their progress is furnished belo

		30th June 1953.	30th June
1	Number of societies	107	1
2	Members	180,968	186,4
		RS. (LAKHS.)	RS (LAK
3	Paid-up share capital	34·37	37·
4	Reserve Fund	41·58	41·
5	Borrowings from Central Bank ..	0·43	9·
6	Borrowings from Others	18·44	25·
7	Other funds	60·45	71·
8	Total working capital	155·28	184·
9	Value of goods purchased	1,339·10	1,568·
10	Value of goods sold	1,414·75	1,456·
11	Net profit of 45 societies	7·48	16·
12	Net loss of 62 societies	10·90	2·

The Collector of Malabar has stated that the reduction in number of members and paid-up share capital is due to the drawal of members after the abolition of procurement, rem of employees from membership consequent on the amendmer Rule XIII-A, and the refund of share capital of members w was in certain societies in excess of the 10 per cent limit presc in the by-laws. The diminution in the turnover is due t abolition of procurement. Sixty-two societies worked at a during the year as against 22 in the previous year. The inc

the number of societies which worked at a loss and the rease in the amount of loss sustained by them are reported to due to the low margin of profits, mismanagement in a few ieties and also to the fact that large quantities of wheat and o for which there was no demand, were held by them.

The main business of the society was procurement; but, consent on the abolition of rationing, local procurement was stopped l distribution of imported foodgrains alone was carried on. e to the weak financial position of some of the societies only 60 ieties are now working as wholesalers as well as retailers. neteen societies are doing only retail business and the remaining have been relieved of distribution work. The imported foodins are given on credit only to 35 producers'-*cum* consumers' ieties. The rest are functioning as wholesalers on cash and ry basis. The societies doing wholesale business were financed the Malabar District Co-operative Central Bank for local ocurement but after decontrol this has been stopped. A sum of . 0·43 lakh is due from them to the Malabar District Co-operae Central Bank. The audit of these societies was conducted by the ecial staff under my control.

(*b*) *Transfer of the administrative control of Producers'*-cum-*nsumers' Co-operative Societies to the Co-operative Department.*— my report for the last year, I indicated the conditions to satisfied by the Producers'-*cum*-Consumers' Co-operative Societies fore they were transferred to the Co-operative Department. vernment accepted these conditions. One society was transferred the administrative control of the Co-operative Department ring the year and 10 more societies have been transferred ce the close of the year.

Since the close of the year Government relaxed rule XXIV (1) the rules framed under the Madras Co-operative Societies Act respect of the Producers'-*cum*-Consumers' Co-operative Societies Malabar to the extent necessary to enable their by-laws to be ended on applications from the Presidents of the General Body etings which passed the amendments and two members who ended those meetings instead of by the Presidents and two mbers of their Committees. This relaxation was made as some the Committees had become defunct and the Presidents were not mpetent to apply for the registration of the amendment under le XXIV (1) (3).

6. *Producers'*-cum-*consumers' co-operative societies in the Chingle-t district.*—The Saidapet Producers'-*cum*-Consumers' Coerative Society had on its rolls 423 members with a paid-up are capital of Rs. 20,847. Its working capital was Rs. 5·04 ths. During the year it purchased foodgrains and other icles to the value of Rs. 20·39 lakhs and effected sales to the

CHAPTER VII.

Weavers' Co-operative Societies.

1. *General position of the handloom industry.*—Duri year under review, the handloom industry continued t through a trying period. This was due on the one h uncertain supplies of yarn and on the other to the prolonge in the handloom cloth trade due to the fierce competitio cheap mill goods. The supply position of yarn, however, towards the end of the year. The Government of India quently lifted control temporarily over the price and distr of yarn in the middle of July 1953.

2. *Primary weavers' co-operative societies.*—The progress by the primary weavers' co-operative societies during the la years is indicated below :—

	1952–53.	195
1 Number of societies	1,191	1
2 Number of members	222,619	221
3 Number of looms in the societies	211,807	212
	RS. (LAKHS.)	R (LA
4 Paid-up share capital	117·56	11
5 Borrowings outstanding	99·82	8
6 Reserve fund	112·39	10
7 Price fluctuation fund	35·82	4
8 Wages equalization fund	4·62	
9 Building fund	23·89	1
10 Working capital	394·10	37
11 Value of cloth produced	401·33	84
12 Value of cloth sold	538·53	1,02
13 Net profits	1·59	1
14 Net loss	70·10	3

There was a steep fall in the production and sale of go the weavers' co-operative societies. There was also a fall profits earned by some of the societies and an increase losses sustained by several others. Due to the accumula goods and the prolonged slump in the handloom cloth trade of the societies had to make distress sales at rates below t of production. Even then, the movement of goods w appreciable. This unfortunate state of things was not pec the Madras State. Handloom weavers all over India were a by the slump in trade. Hence the Government of India l cess of 3 pies on every yard of cloth produced by the v mills so as to build up a fund out of which the handloom i could be resuscitated. Certain schemes have been drawn rehabilitating the handloom weavers of this State with the this fund. Details of these schemes are furnished elsewhere

chapter. During the year, the societies paid wages, dividends, etc., to their members as indicated below :—

	RS. (IN LAKHS).
1 Wages paid to members	116·48
2 Dividend paid on share capital	1·53
3 Bonus to members	1·72

A sum of Rs. 11·60 lakhs was collected as thrift deposits out of the wages paid to members.

Marketing.—Besides effecting sales to consumers direct the primary weavers' co-operative societies disposed of part of their finished goods through the emporia of the Madras State Handloom Weavers' Co-operative Society, the Co-operative Wholesale and Primary Co-operative Stores, other co-operative institutions and merchants. Particulars of sales are given below :—

	RS. (IN LAKHS).
1 Through the Madras state Handloom Weavers' Co-operative Society, Limited, Madras	93 52
2 Through co-operative consumers' societies	16 76
3 Through other co-operatives	8·73
4 To merchants	301·15
5 To the consumers direct	118·37
Total sales ..	538 53

3. *Relief scheme for weavers.*- In my report for the year 1951–52, I indicated that a scheme of relief to handloom weavers through weavers' co-operative societies was sanctioned by Government till the end of December 1952. This scheme has since been extended up to 31st December 1953. Under the scheme, the weavers are given a wage related to the selling price of cloth not exceeding 6 annas per knot and provided with continuous employment. The weavers outside the co-operative fold are provided with an interest-free advance, not exceeding Rs. 25 each, to enable them to join the weavers' co-operative societies and to take shares in them. Government have placed at my disposal Rs. 5 lakhs for this purpose. They have guaranteed the District Co-operative Central Banks the repayment of the loans taken by the weavers' co-operative societies under the scheme for working capital. Government sanctioned Rs. 35 lakhs to the Madras State Co-operative Bank to finance the relief scheme. The Madras State Co-operative Bank also earmarked from its own funds Rs. 15 lakhs for loans to be given to weavers' co-operative societies through the District Co-operative Central Banks. Government agreed to make good the ultimate business losses sustained by the societies in the disposal of the goods produced under the scheme on account of marketing difficulties such as fluctuation in prices, etc., during the pendency of the scheme. They also agreed to meet the cost of technical supervisors appointed by the Madras State Handloom Weavers' Co-operative Society, Limited, at the rate of one supervisor for every five societies to advise them on the specifications of cloth that might be produced and the sale of goods.

The scheme was in force in 19 districts at the end of th under review. I permitted the introduction of the scheme societies up to 30th June 1953. The scheme was actually intr in 187 societies. 21,233 looms were working the scheme at t of the year Out of the amount placed at my disposal by G ment for the sanction of loans to new weavers for subs shares to weavers' co-operative societies, I allotted Rs. 2·70 Out of this sum, the Deputy Registrars disbursed Rs. 1·38 I requested the Madras State Co-operative Bank to sa Rs. 30·18 lakhs to the various central banks in the districts ing the relief scheme to enable these banks to finance the w co-operative societies concerned. The Madras State Co-op Bank advanced a sum of Rs. 19·6 lakhs to the central ba way of loans during the year and collected Rs. 4·8 lakhs les balance of Rs. 14·8 lakhs at the end of the year. In addition advances made by way of loans, cash credit accommodation extent of Rs. 2·5 lakhs was also provided. The central sanctioned Rs. 31·25 lakhs to 187 primary weavers' co-op societies. The total amount drawn by these societie Rs. 30·22 lakhs. A sum of Rs. 9·38 lakhs was repaid by s leaving a balance of Rs. 20·84 lakhs at the end of the year. 30th June 1953 the societies produced 67·37 lakhs yards of loom cloth valued at Rs. 46·08 lakhs and sold 49·25 lakh for Rs. 33·64 lakhs. On 30th June 1953 there was a s 18·12 lakhs yards valued at Rs. 11·93 lakhs. The total earned by the societies during the year in working the amounted to Rs. 0·24 lakhs and the loss sustained by some societies amounted to Rs. 2·66 lakhs. The total amount of paid to the weavers under the scheme during the yea Rs. 12·15 lakhs. The average monthly wages earned weavers amounted to about Rs. 8 each. There were 32 te supervisors at the end of the year in charge of these soc advise them on specification of cloth, marketing of goo The cost payable on account of these supervisors was Rs. 4

The scheme has enabled such of the weavers outsi co-operative fold as could not withstand the strain of the sl join the weavers' co-operative societies as members with the interest-free loans. It has also enabled financially societies whose funds had been locked up in accumulated st get funds and provide continuous employment for their m Still, a large number of weavers are out of the co-operative f have not come under the scheme chiefly because they are i to master weavers and are unable to get out of their clutc seek admission in the weavers' co-operative societies.

4. *Reservation of certain varieties of cloth for handlooms.*— report for 1951–52, I referred to the suggestion of the Chief that the production of bordered dhoties and coloured sarees be exclusively reserved for the handloom industry. That su appears to be still under the consideration of the Govern

hile the Government of India decided to restrict the dhoties by cotton textile mills to 60 per cent of their hly production for 1951-52 with effect from 1st 52. They have also constituted a Cotton Textile mittee to go into the whole question of production tors of the industry and handloom power-looms, is hoped that the Committee will make useful save the handloom industry from perishing.

supervision fee.—The weavers' co-operative societies pay supervision charges according to the scale Government towards the cost of the Government d for supervision, viz. at 2 per cent of the net profits maximum of Rs. 500. The societies paid Rs. 38,461 ear leaving a balance of Rs. 3,129 at the end of the

adras State Handloom Weavers' Co-operative Society—ress.—The number of members of the Madras State 'eavers' Co-operative Society on 30th June 1953 was it was 3,604 at the end of the previous year. The lue to the removal of 'B' class share-holders. The of the society however rose from Rs. 1·86 lakhs to khs. The purchase and sale of finished goods on s amounted to Rs. 92·39 lakhs and Rs. 103·33 lakhs, as against Rs. 96·88 lakhs and Rs. 86·19 lakhs, in the previous year. The society purchased 34,674 n for Rs. 278·13 lakhs and sold 35,295 bales to the r Rs. 280·08 lakhs. Its reserve fund and other reserves day of the year amounted to Rs. 58·88 lakhs. Its stood at Rs. 88·32 lakhs. Its working capital was akhs. The society worked at a net profit of Rs. 0·4

llective weaving centres. The State Handloom o-operative Society is running five collective weaving hey were originally run by Government to provide t to weavers thrown out of employment owing to slump Now they are worked by the State Society for the of standardised and special varieties of cloth. The ods produced by them was Rs. 10·06 lakhs as against akhs in the previous year.

'andloom weaving factories.—In the latter part of the Bisalahalli cumbly factory of the State Handloom Co-operative Society was restored to the Bisalahalli 'o-operative Society. During the year, all the seven actories were engaged in the production of improved f cloth such as bed-sheets, furnishing fabrics, sports-blankets, etc. The value of goods produced was Rs. 3·93 gainst Rs. 4·65 lakhs in the previous year.

(c) *Screen-printing factory.*—The screen-printing fa Madras worked only for 4 months during the year. Du period, it printed 5,324 yards of cloth.

(d) *Dye factories.*—All the seven dye factories fu during the year. The quantity of yarn dyed by them w bales as against 857 bales dyed during the previous yea

(e) *Installation of calendering and other plants.* measuring nearly 5½ acres was purchased at Erode. invited for the construction of the building have been The necessary import licence for getting the calende printing mechinery from the United Kingdom has been Orders have also been placed for the supply of machinery

(f) *Marketing.*—The Madras State Handloom Co-operative Society had 124 selling units at the end of t The scheme of Regional Marketing Officers procuring goo affiliated primary societies in three regions and arranging through the selling units continued to work successfully. making outright purchases, forward contracts were ente with the primaries for the supply of goods to Governm others. The total value of goods procured during 1952– the primaries on outright basis and forward contracts was R lakhs.

(g) *Export trade.*—The Madras State Handloom V Co-operative Society exported handloom goods to the v Rs. 1·16 lakhs to Malaya, Ceylon, United States of America

(h) *Scholarship and Research Fund.*—A sum of Rs. 5, utilised to give financial aid to weavers who had lost their l fire accidents and as stipends to students who underwent in the Government Textile Institute, Madras. The balance end of the year under this head amounted to Rs. 1·55 lakh

Subsequent to the year under review, on account partition of the Madras State, steps were taken to form Handloom Weavers' Co-operative Society for the Andhra St to reconstitute the Madras State Handloom Weavers' Co-op Society excluding from its jurisdiction the area covered Andhra State. A new Handloom Weavers' Co-operative was registered on 14th September 1953. The assets and lia of the composite Madras State Handloom Weavers' Co-op Society as on 31st August 1953 were divided between th Andhra Handloom Weavers' Co-operative Society an reconstituted Madras Handloom Weavers' Co-operative Soci accordance with the proposals prepared by me and confirm the general body of the composite society. I shall deal wit subject in greater detail in my report for 1953–54.

7. *The Yenmiganur Weavers' Co-operative Society.*—The Ye anur Weavers' Co-operative Society in the Bellary district biggest weavers' co-operative society in the State. On 30th 1953, it had 1,743 members with 1,989 looms and a paid-up

Rs. 1,00,720. It produced goods to the value of and effected sales to the extent of Rs. 9,11 174. It had ind of Rs. 5·23 lakhs and a building fund of Rs. 3·37 ned a gross profit of Rs. 22,653.

rs' Co-operative Housing Schemes.—On 30th June weavers' co-operative societies had taken steps to es for their weaver members. The Yemmiganur Weavers' Society acquired 53·25 acres of land at a cost of for raising a housing colony. It has so far constructed t of which 78 are occupied by its members. A radio e room, two godowns and a weaving factory building completed. Twenty-one houses are under different istruction. The housing colony with its wide roads, rk, spacious play ground, water-supply and electricity mple of co-operative effort. It is attracting visitors parts of India and inspiring them with faith ion and a determination to do likewise.

ikandla Weavers' Co-operative Society has completed tion of 20 houses, on five acres of land. Government icted a draw-well at a cost of Rs. 4,000 in the colony. amadugu Weavers' Co-operative Society has undertaken build 20 houses. An extent of 12 acres and 72 cents been acquired. The owners of the land have filed a enhancement of the compensation paid to them and pending decision in the District Court. The Ondipudur o-operative Society purchased a site measuring 7 30 lanned for the construction of 41 houses. It has so far 32 houses and four houses are under con- The Tiruchengode Weavers' Co-operative Society construct 50 houses. It acquired land to the extent es at a cost of Rs. 18,662 and completed the construc- uses. Ten more houses are under construction.

al Marketing.—The Government of India have sanc- heme drawn up by me for the appointment of Marketing lispose of handloom cloth in foreign countries. The ost Rs. 3 5 lakhs. The State Handloom Weavers' Co- ciety has agreed to contribute Rs. 63,000 towards its ost. Four officers will be stationed at Colombo, Singa- on and Baghdad. Seven emporia will be started at ngapore, Bangkok, Chittagong, Aden, Karachi and he Madras State Handloom Weavers' Co-operative vork the scheme as the agent of the All-India Handloom e purpose. It will handle not only its goods but also ed to it by handloom weavers or traders in any part

ly of semi-automatic pedal looms.—The Government of ned a sum of Rs. 1 lakh as a grant to the Madras State Weavers' Co-operative Society for the purchase of 250

semi-automatic looms. The society submitted a scheme for the purchase of 400 more looms for supply to 100 societies at the rate of 4 looms for each society.

11. *Schemes to be financed out of the cess levied on mill cloth.*—With the aid of the cess levied on mill cloth, the Government of India have decided to finance the various schemes submitted by the State Governments for the rehabilitation of the handloom industry in their respective areas. Out of about Rs 5 crores expected out of the cess they have been pleased to sanction Rs. 124·9 lakhs to finance the schemes sent by the Composite State Government. The residuary Madras State is expected to receive about Rs. 86 lakhs out of this fund based on the number of handlooms with it. The schemes relate to all aspects of development of the handloom industry such as enlistment of new weavers as members of the weavers' co-operative societies, provision of working capital to the weavers' co-operative societies, appointment of staff for their supervision, opening of rural and regional depots, running of mobile shops, conversion of throw shuttle looms into fly shuttle looms, provision of standard reeds, establishment of dyeing, warping and pattern making factories, improvement of designs, subsidy to consumers on purchases of handloom cloth, a loan of Rs. 10 lakhs to the Co-operative Spinning Mills at Tirunelveli, etc.

12. (*a*) *The Madras Co-operative Spinning Mills.*—The Madras Co-operative Spinning Mills at Guntakal had 864 members on its rolls with a paid-up share capital of Rs. 37,46,100 at the end of the year. The construction of buildings such as godown, workshop, canteen, power-house, time office, etc., progressed rapidly during the year. A well was dug and orders were placed for the supply of one pressed steel overhead tank of the capacity of 24,000 gallons. A scheme for the construction of a labour colony consisting of 200 single storeyed tenements at an estimated cost of Rs. 5,50,000 was submitted to the Government of India under the Industrial Housing Scheme for workers sanctioned by Government of India. The bulk of the machinery for the mills were received and action has been taken for its erection. Arrangements were also made for the electrical installation. Cotton for Rs. 1,94,963 was purchased and stocked. The mill is expected to go into production shortly.

After the close of the year, due to the partition of the Madras State, the mills amended its by-laws restricting its jurisdiction to the Andhra State. Its name was also changed as "The Andhra Co-operative Spinning Mills, Ltd."

(*b*) *South India Co-operative Spinning Mills.*—This society had 501 members with a paid-up share capital of Rs. 24·86 lakhs. The society has been granted a licence to establish a mill with 16,000 spindles. Negotiations are in progress between the society and the Assam Government in regard to the transfer of the licence obtained by the latter, in favour of the former for the import

of spindles from the United Kingdom. The mill has decided to purchase from Sri Murugan Textiles, Limited, Tiruchirapalli a site of 85 acres of land with buildings and electrical and general machinery.

13. *Cumbly Weavers' Co-operative Societies*—(a) *General*.—There were 12 cumbly weavers' co-operative societies in the State on 30th June 1953. They had 777 members with a paid up share capital of Rs. 13,656. Goods worth Rs. 62,865 were produced during the year and the sales amounted to Rs. 71,116. The designer for woollen industry rendered technical assistance to these societies and a Junior Inspector of Co-operative Societies supervised their working.

(b) *The Eluru Pile Carpet Weavers' Co-operative Society*.—The Pile Carpet Weavers' Co-operative Society had 153 members on its rolls with a paid up share capital of Rs. 3,548. It produced goods worth Rs. 6,368 and sold goods for Rs. 7,781.

(c) *The Ayodyapatnam Wool and Cotton Carpet Weavers' Co-operative Society* in the Salem district had 111 members and a paid-up share capital of Rs. 5,026. Forty of the members are workers. It produced goods to the value of Rs. 41,851 and its sales amounted to Rs. 50,358. It earned a net profit of Rs. 1,723.

14. *Khadi societies*.—On 30th June 1953, there were 18 Khadi co-operative societies in the State. Details of their working are furnished below :—

Number of societies (1)	Number of members (2)	Paid up share capital (3)	Reserve Fund (4)	Total working capital (5)	Value of goods produced (6)	Value of goods sold (7)
			(RUPEES IN LAKHS)			
18	5,724	1·22	1·05	3·37	4·18	4·37

Government have sanctioned to the Madras City Khadi Development Co-operative Society the services of one Senior Inspector to work as the Manager of the Society free of cost.

CHAPTER VIII.

Cottage Industrial Co-operative Societies (other than Handloom Weavers' Co-operative Societies).

1. *General progress*.—A statement showing the progress made by the different types of cottage industrial co-operatives during the year is furnished below :—

Serial number and type of the society.	Number of societies.	Number of members.	Paid-up share capital.	Value of raw materials purchased.	Value of goods produced.	Value of goods sold.
			RS.	RS.	RS.	RS.
1 Carpet weavers' co-operative societies.	4	610	7,211	10,817	14,717	11,994
2 Cumbly weavers' co-operative societies.	12	777	13,656	21,829	62,865	74,116
3 Handspinners' co-operative societies.	18	5,724	1,21,899	3,32,811	4,18,467	4,36,894

Serial number and type of the society.	Number of societies.	Number of members	Paid up share capital.	Value of raw materials purchased.	Value of goods produced.	Value of goods sold.
			RS.	RS.	RS.	RS
4 Mat Weavers' Co-operative Societies.	15	716	6,243	23,540	4,141	32,446
5 Tape Weavers' Co-operative Societies.	7	1,007	10,270	1,13,824	97,058	1,57,485
6 Lace Workers' Co-operative Societies.	1	235	622	..	..	..
7 Coir Workers' Co-operative Societies.	15	1,506	19,396	1,03,746	1,79,215	2,13,625
8 Leather Workers' Co-operative Societies.	13	525	14,382	29,821	33,183	36,330
9 Basket-makers' Co-operative Societies.	7	423	5,723	20,645	27,833	29,758
10 Toy-makers' Co-operative Societies	3	115	2,985	3,749	10,530	10,168
11 Button-makers' Co-operative Societies.	1	76	201	219	467	467
12 Pot-makers' Co-operative Societies.	10	723	12,580	44,809	25,662	75,063
13 Timber Workers' Co-operative Societies.	2	72	1,894	954	2,063	2,737
14 Cart-makers' Co-operative Societies.	3	116	4,380	873	1,169	1,955
15 Brick-makers' Co-operative Societies.	1	65	725	..	14,909	15,384
16 Stone carvers' Co-operative Societies.	4	312	935	2,580	3,045	2,832
17 Tailors' Co-operative Societies	3	363	2,230	..	..	..
18 Beedi or Cigar Workers' Co-operative Societies.	3	371	6,150	3,802	7,751	8,332
19 Hand-pounded Rice Co-operative Societies.	2	130	1,055	..	..	..
20 Forest Coupes or Charcoal Producers' Co-operative Societies.	11	561	16,949	32,894	..	48,836
21 Coffee-curing Co-operative Societies.	1	758	1,62,370	19,304	19,304	7,826
22 Oil Producers' Co-operative Societies.	3	160	15,420	2,25,538	..	2,62,440
23 Metal Workers' Co-operative Societies	31	3,401	1,58,607	4,15,807	4,29,748	7,01,180
24 Women's Co-operative Societies.	64	6,581	40,927	1,36,510	60,581	1,54,289
25 Other Miscellaneous Types of Co-operative Societies.	44	5,765	1,11,326	1,99,964	97,942	2,62,113
Total ..	278	31,161	7,38,136	17,54,036	15,10,650	25,46,359

Out of the subsidy of Rs. 45,600 sanctioned by Government, in October 1949, a sum of Rs. 4,658 was available at the beginning of the year. This amount was utilized for giving financial assistance towards establishment charges and half the cost of equipment to 21 societies. In May 1953, Government were pleased to place at my disposal a further sum of Rs. 16,000 for the same purpose. Out of this amount, I have so far sanctioned Rs. 7,265 to 16 deserving Cottage Industrial Societies. The Madras State Co-operative Bank was also pleased to sanction subsides of Rs. 2,000 and Rs. 200 respectively to the Madras Women's Cottage Industrial Central Society and the Little Mount Women's Cottage Industrial Society.

The Madras State Co-operative Bank continued the employment of two Ceramic instructors, one Leather Instructor and one Coir Instructor who trained and supervised the work of the members of the societies engaged in the industries concerned.

2. *Working of certain cottage industrial co-operative societies.*— Of the various types of Cottage Industrial Co-operatives in the State, those for the manufacture of metalware, leather goods,

ns, baskets, mats, coir goods, etc., have been succes ful, ount of them is given below :—

tal Workers' Co-operative Societies.—The Rajahmundry ers Production and Sale Society in the East Godavari 203 members on its rolls with a paid-up share capital of It produced goods worth Rs. 59,552 and effected sales 24. It paid Rs. 15,908 as wages to its members. The ry Aluminium Workers' Co-operative Society had 545 its rolls with a paid-up share capital of Rs. 20,950. It luminium metal worth Rs. 1,99,420 and effected sales goods for Rs. 2,38,060. It paid Rs. 75,026 as its members. The Ajjaram Brassware Workers' Society in the West Godavari district, had 157 mem- lls with a paid-up share capital of Rs. 17,970. It goods worth Rs. 50,315 and effected sales for It paid Rs. 18,219 as wages to its members. The ict Metal Workers Co-operative Society had 280 its rolls with a paid-up share capital of Rs. 16,430. raw materials worth Rs. 14,293 and produced goods 2,470. The wages paid during the year amounted to

ier Workers' Co-operative Societies.—The Tiruchirappalli ls Producers' Co-operative Society had 38 members on a paid-up share capital of Rs. 590. It purchased raw r Rs. 6,932. It effected sales for Rs. 11,566. The her Goods Manufacturing Co-operative Society had with a paid-up share capital of Rs. 2,567. It pro- d goods worth Rs. 3,613 and effected sales for The Peddapappur Leather Workers' Co operative 116 members on its rolls with a paid-up share Rs. 4,965. It produced goods worth Rs. 5,134 and s for Rs. 3,100. The Perambur Arunthathiyar kers' Co-operative Society had 46 members on its paid-up share capital of Rs. 536. It purchased raw Rs. 8,201 and produced goods for Rs. 12,814. The effected was Rs. 11,212. Government have been nction the post of a Senior Inspector to manage its

ir Workers' Co-operative Societies.—The five Coir operative Societies in the Malabar district produced rieties of yarn for export to foreign markets and to suit local markets. They had 992 members on h a paid-up share capital of Rs. 8,133. They pro- worth Rs. 15,037 and sold goods worth Rs. 17,033. ikonam Yarn Rope Manufacturing Co-operative e Tanjore district had 82 members on its rolls with are capital of Rs. 1,655. It produced and sold goods ,521 and Rs. 53,189 respectively. It paid Rs. 15,036

as wages to its members. The Annathanapatty Ya makers Co-operative Society in the Salem district had 1 bers on its rolls with a paid-up share capital of Rs. 2, purchased yarn for Rs. 46,885, produced goods worth R and effected sales for Rs. 68,670. It earned a net Rs. 1,124.

(iv) *Mat Weavers' Co-operative Societies.*—The Giriam Mat Weavers' Co-operative Society had 118 members o with a paid-up share capital of Rs. 1,349. It made purchases from its members' mats worth Rs. 23,315 an sales for Rs. 27,163. It earned a net profit of Rs. 1,443. ment have extended the period of concession given to i removal of Korai grass from Government poramboke some taluks of the Tirunelveli district.

(v) *Pot-makers' Co-operative Societies.*—The Mar Potters' Co-operative Society in the Ramanathapura continued to do good business. It made mud pots, filter etc. It had 147 members with a paid-up share Rs. 2,440. It purchased goods from its members for 1 and sold goods for Rs. 28,252. This society participate Chitrai Exhibition held at Madurai and the All-India 1 and Cottage Industries Exhibition held at Madras. pot-makers' societies in the Tirunelveli district had 97 on their rolls with a paid-up share capital of Rs. 6,8 sold earthernware worth Rs. 44,725.

(vi) *Basket-makers' Co-operative Societies.*—The Ve ket Makers' Co-operative Society in the North Arcot d 149 members on its rolls with a paid-up share capital of It produced and sold goods worth Rs. 11,927 and 1 respectively. It paid Rs. 6,496 as wages to its memb Basket Makers' Co-operative Society at Paranattarma the Salem district had 140 members with a paid-up sh of Rs. 1,308. It produced goods for Rs. 16,477. It p amounting to Rs. 7,825.

(vii) *Other miscellaneous types of societies.*—Th Musical Instruments Production and Sale Society was 31st October 1952. It had 35 members on its rolls wit up share capital of Rs. 555. The society produce instruments such as Veena, Flute, Tambura, Mriuda It produced goods worth Rs. 2,537 and effected Rs. 2,491.

3. *Cottage industrial societies for women.*—At the e year there were 64 Cottage Industrial Societies fo They had 6,581 members with a paid-up share Rs. 40,927. They produced mostly ready-made garme purchased materials for Rs. 1,36,510 and sold

4,289. The working of some of the Women's Cottage ial Societies is given below :—

) *Women's cottage industrial societies in the Madras* There were 12 Women's Cottage Industrial Societies in the City. Their functions were co-ordinated by a Central . They had 1,248 members on their rolls with a paid-up apital of Rs. 4,234. These societies purchased textiles, r Rs. 15,106. They also executed orders for garments with them by the Madras Women's Cottage Industrial Society. These societies earned a commission of Rs 1,046 id wages to their members to the extent of Rs. 13,512. ment have sanctioned free of cost two Tailoring Instructors t the Women's Cottage Industrial Societies in the city. nstructors are helping the societies in cutting cloth aking garments. Government have also sanctioned the of a Woman Special Officer for the supervision of ocieties. The Central Women's Cottage Industrial Society, , had 27 members on its rolls with a paid-up share capital 165. The society purchased raw materials and other goods value of Rs. 33,914. It sold goods to the extent of 315. It effected sales to the extent of Rs. 16,820 of hand-oth received on consignment basis from the State Handloom s' Co-operative Society. It earned a net profit of Rs. 1,658. the year it received orders for making uniforms from the ment Transport, Madras, and made 1,500 uniforms. It eived orders from the Raj Bhavan, the State Handloom s' Co-operative Society and the Indian Medical ioners' Pharmacy and Stores.

i) *Women's cottage industrial societies outside the Madras* The Arni Ladies' Cottage Industrial Co-operative Society North Arcot district had 122 members on its rolls with a share capital of Rs. 847. It owns five sewing machines. ng and embroidery are the main items of work done. It sed raw materials for Rs 7,638, produced goods for 34 and sold goods for Rs 8,205. It paid wages to the of Rs. 1,288 and earned a net profit of Rs. 947. The unagar Ladies Cottage Industrial Co-operative Society had mbers on its rolls with a paid-up share capital of Rs 3,672. duced goods for Rs. 9,725 and earned a net profit of 59.

CHAPTER IX.

Co-operative Housing.

General progress.—At the end of the year, there were ousing societies of all types. Particulars regarding the

different types of societies at the end of the year are give: following table :—

Particulars.	Ordinary building societies.	House building societies.	House construction societies.	Co-operative townships.
Number of societies	207	71	15	1
Number of members	16,163	8,256	3,361	1,112
	RS. (IN LAKHS.)	RS. (IN LAKHS.)	RS. (IN LAKHS.)	RS. (IN LAKHS.)
Paid-up share capital	44,34	56,37	57,61	3,37
Government loans sanctioned during the year.	25,49	32,18	23,48	0,74
Government loans outstanding.	86,80	90,65	1,59,88	5,74
Total working capital ..	1,35,40	1,51,67	3,13,93	9,28
Loans disbursed to members ..	16,72	32,56	..	0,59
Loans outstanding against the members.	1,16,57	1,18,47	..	5,47
Number of houses completed during the year.	380	339	227	33
Number of houses under construction at the end of the year.	347	868	624	30
Number of houses erected in all up to 30th June 1953.	..	..	..	..

2. *Ordinary building societies.*—There were two hundr seven ordinary building societies at the end of the year, pr their members with long-term loans for the construction of on sites owned by them. They helped their members to co 380 houses during the year and 347 houses were under const in different stages at the end of the year. Some of these t societies were entrusted with the Government sponsored schemes in their respective areas on their undertaking to the lands selected by Housing Committees appointed by (ment. Up to the end of the year, they had acquired 355·4 and eleven applications for acquiring 164·84 acres were p with the Special Land Acquisition Officer at the close of tl They had planned for the construction of 1,706 houses ac to different type designs and had allotted 799 sites up to 30 1953.

3. *House building societies.*—There were 71 house b societies at the end of the year. Up to 30th June 1953, tl acquired and taken possession of 1,162·12 acres of lands at of Rs. 29,81,134. During the year under report, four s applied for the acquisition of 79·24 acres. Awards in favou societies were pronounced, covering an extent of 39·28 These societies planned for the construction of 5,943 hou had allotted 3,691 sites up to the end of June 1953. Dur year, 339 houses were constructed by them and 868 more the process of construction at the end of the year. E

ıave been nearly completed in Palani, Chinnamanur, n, Salem, Suramangalam, Rasipuram, Dharmapuri, Tiru-ai, Rajapalayam, Karaikudi, Eluru, Kovvur, Cuddapah, llary and Rayachoti. More than fifty houses were under on in each of the following centres: Chingleput, Cudda-ımbaram, Tuticorin, Tiruchengode, Namakkal and Gudur. l of the year 29 Senior Inspectors and seven Co-operative trars were working as paid secretaries of these societies. ; of five house building societies were managed during by special officers appointed under section 43 of the ›-operative Societies Act.

perative house construction societies.—There were 15 ve house construction societies of which three were exclusively for the mill workers at Madurai, Vikrama-n and Tuticorin. They were financed by the mills con-)ne society was exclusively for the weavers at Tenali. ical particulars relating to co-operative house construction re given in Appendix No. 8.

dras Co-operative House Construction Society completed ı in three housing colonies at Gandhinagar (Adyar I), puram and Kasturbanagar (Adyar II) and took up the ›n of houses in Mylapore. The two colonies at Adyar ne show-places for tourists from other States in India oreign countries. While their appreciation of the lay-out uildings is a matter for gratification, the 489 houses › been occupied there have provided healthy and com-ıcommodation for 507 families and relieved congestion . They have been largely responsible for the appearance ements in the 'Hindu' of houses to let which were ısly absent in 1947 when the society was organized.

chy Co-operative House Construction Society took up ction 276 houses of which 218 were nearing completion of the year. On 4th May 1953 Sri C. Subrahmaniam, ce Minister to the Government of Madras opened the bout hundred houses have been occupied since and have elieve congestion in the town.

dura Co-operative House Construction Society completed and 40 houses were under construction at the end of the the request of the society Government were pleased to › Inspector of Local Boards and Municipal Councils to parate panchayat for the housing colony of this society ar, excluding it from the limits of the Tiruparankundram Owing to technical reasons, this decision of Government t been implemented. When this is done, the colony, a healthy locality, and providing its own water-supply ge, could become a local panchayat.

The Tanjore Co-operative House Construction Society oc
91 houses in three colonies and five houses were under cons
at the end of the year.

The Palamcottah Co-operative House Construction
completed 162 houses and 17 houses were under constructi
extension area.

The Coimbatore Co-operative House Construction
planned for the establishment of two housing colonies.
colony was completed with 47 houses. It has taken up
struction of 22 houses in the second colony, for which a Gov
loan of rupees two lakhs was sanctioned.

A Government loan of Rs. 2,88,000 was sanctione
Kurnool Town Shroff's Co-operative House Construction
during the year for the construction of 36 houses. The
Co-operative House Construction Society completed 79 ho
53 houses were under construction on 30th June 1953.
construction societies at Erode, Rajahmundry and Tenali
yet begun construction of houses.

At the end of the year one Executive Engineer, one A
Engineer, five Supervisors, and one Draftsman from th
Works Department, one Divisional Accountant from the
the Accountant-General, two Deputy Registrars and 1
Inspectors were working in the Co-operative House Cons
societies.

5. *Co-operative township.*—The Katpadi Co-operative T
had 1,112 members with a paid-up share capital of Rs. 3·
One hundred and twenty-nine houses were completed and 3
were under construction at the end of the year. Gov
loans to the extent of Rs. 5·74 lakhs were outstanding aga
township at the end of the year. Owing to slump in l
many of the members to whom sites had been allotted h
come forward to apply for loans for building houses. C
June 1953 as many as 493 members to whom sites h
allotted had not applied for Government loans o
the construction of houses with their own funds. The t
was permitted by Government to sell 53·86 acres to the
Sisters for building the "Auxilium College" for wome
buildings of this college are growing fast and it is expec
this educational institution, which will begin functioning fr
1954, will give rise to an increased demand for houses a
more members will come forward to build houses in the
A Deputy Registrar was working as the paid Secretar
Township till 17th July 1953. He has since been repl
a Co-operative Sub-Registrar. The registration of th
Township at Padavu in South Kanara district which h
dormant since its inception was cancelled during the year.

6. (*a*) *Co-operative house mortgage banks.*—The four house mortgage banks—two in the City of Madras, one in Coimbatore and the other in Erode—were financed chiefly by the South India Co-operative Insurance Society. They had 5,059 members on their rolls with a share capital of Rs. 8·34 lakhs. Their working capital amounted to Rs. 46·72 lakhs at the end of the year. They disbursed Rs. 5·5 lakhs for the construction of houses and Rs. 7·25 lakhs for other purposes on the mortgage of houses. I am looking forward to an increase of house mortgage banks in the near future. With new houses erected on co-operative basis and otherwise, sale of house properties in the larger towns will become frequent. House mortgage banks can assist in their purchase by providing long-term loans at four or five times a member's savings deposited with them. This is an excellent means of promoting thrift and I hope co-operators will give their consideration to this suggestion It is gratifying to observe that Tanjore has already taken up the idea and a new house mortgage bank has been registered there.

(*b*) *Rural housing societies.*—On the 30th June 1953 there were 43 rural housing societies as against 40 societies at the end of the last year. They had a membership of 1,131 and a paid-up share capital of Rs. 1·50 lakhs. During the year three more rural housing societies applied for the acquisition of 5·93 acres and six applications for 13·64 acres were pending with the Special Land Acquisition Officer on 30th June 1953. Two awards covering 8·86 acres were passed during the year. House-sites to the extent of 52·65 acres were assigned to the rural housing societies by the Collectors of the districts up to 30th June 1953.

The budget allotments for rural housing societies for the financial year 1952–53 was Rs. 10 lakhs. Sixty-three loans amounting to Rs. 1,86,000 were sanctioned to eleven societies of which only 41,700 were drawn before the end of March 1953. For the current year there is a budget provision of Rs. 10 lakhs. Up to the end of September 1953, Rs. 1·06 lakhs were sanctioned for drawal during the current year. One of the main reasons for the slow progress of rural housing schemes is that the conditions under which Government lands were assigned to rural housing societies seem to affect the security for Government loans in certain eventualities. I approached Government with proposals to modify the condition with a view to safeguarding the Government loans. The matter is under correspondence with Government since March 1953 and their final orders are awaited. If this difficulty is removed, it may be possible to make much better progress. Loan applications to the extent of nearly Rs. 1·6 lakhs could not be sanctioned owing to this difficulty.

The construction of houses has been taken up at Gurupuram in the Bellary district, Amaravathi in the Guntur district, Koteswar in the South Kanara district, Rangapuram and Dharmajigudam in

the West Godavari district and Kotta in the Noll They had completed 22 houses during the year and 25 under construction at the end of the year.

Government were pleased to sanction the service Senior Inspectors free of cost, to work as the paid se rural housing societies.

At the end of 1952–53, nine Senior Inspectors were paid secretaries of rural housing societies. Two oth Senior Inspectors were not filled up, as the societies had not yet completed the preliminary arrangements.

CHAPTER X.

Miscellaneous types of non-agricultural co-operative so

1. *Co-operative insurance societies.*—The three co insurance societies in the State continued to function d year. A brief account of their working is given below:—

(*a*) *The South India Co-operative Insurance Society, l* This society had 58,462 members on its rolls. During th issued 5,270 policies for Rs. 72·57 lakhs and settled 359 (Rs. 3·01 lakhs. At the end of the year, 32,849 policies risks for Rs. 429·50 lakhs were in force. The total a premia realized during the year was Rs. 23·09 lakhs Rs. 4·13 lakhs represented the first year premium on new The life fund at the end of the year amounted Rs. 107·45

(*b*) *The Indian Posts and Telegraphs Co-operative l Society, Limited, Madras.*—This society had 3,796 membe rolls. During the year, it issued 424 policies for Rs. 5· and settled 139 claims for Rs. 1·18 lakhs. At the end (there were 3,900 policies in force for Rs. 41·16 lakhs. Th derived by way of premia during the year was Rs. 1·2 The life insurance fund at the end of the year was Rs. 14·7

(*c*) *The Co-operative Fire and General Insurance Limited.*—The society expanded its activities during the issued fidelity guarantee bonds and undertook motor vehic rance in addition to fire insurance. It issued 3,669 fire in policies involving risks for Rs. 6·77 crores, 447 fidelity gu bonds involving risks for Rs. 4·90 lakhs and 602 motor insurance policies. The total premia collected amounted to lakhs. Fifty-one claims involving Rs. 22,050 on account of f settled during the year. The fire insurance fund at the en year amounted to Rs. 2·00 lakhs. The re-insurance busine by the society amounted to Rs. 2·97 crores.

2. *Labour contract* [illegible] Labour contract societies. They [illegible] with a paid-up [illegible] contract work [illegible] tree [illegible] of the contract [illegible] Rs. 4·12 lakhs and the value [illegible] Works costing Rs. [illegible] lakhs were [illegible] end of the year. The wages paid to the workers [illegible] Rs. 1·68 lakhs. The two labour contract societies [illegible] continued to do good work. They [illegible] executed works costing Rs. 2·07 lakhs. The [illegible] Contract Society in the Malabar district had on its rolls [illegible] members who were mostly labourers, with a paid-up share capital of Rs. 1,976. It secured works costing Rs. 92,950 and executed work for Rs. 86,953. A sum of Rs. 3,246 was [illegible] wages to its members. Thanks to the patronage [illegible] Public Works Department, it was able to provide work [illegible] members. The Chitvel Labour Contract Society in the [illegible] had 157 members on its rolls with a paid-up share capital of Rs. 7,[illegible]. It secured contract works costing Rs. 67,952 and executed works costing Rs. 87,092. The Laddigadu Labour Contract Society in the Kurnool district quarried stone worth Rs. 6,153. The value of sales amounted to Rs. 3,375. It [illegible] had a stock worth Rs. 4,363. It has applied to the Collector for the renewal of the lease of the quarries for a further period of 5 years. It was given a scripto[illegible] credit of Rs. 30[illegible] during the year. The Santhajuthur Labour Contract Co-operative Society has taken up the lease of two forest coupes for [illegible]

The Dhanushkodi Labour Contract Society in the Ramanathapuram district had 87 members composed of the workers employed in loading and unloading [illegible] at Dhanushkodi and Thalaimannar piers. The society applied to the Southern Railway for the contract for (i) handling cargo for customs examination at Dhanushkodi and (ii) transhipping goods, parcels, etc., at Dhanushkodi and Thalaimannar piers. It was given only the contract work of handling cargo for customs examination at Dhanushkodi from 1st April 1952. It secured work for Rs. 15,211 and executed it, providing work for 15 members.

3. *Co-operative canteens and restaurants.*—These societies have succeeded best where people work together as in offices, or workshops or schools and need a common place where they can have their lunch or tea without having to go home for them. There were 22 societies of this kind at the end of the year situated mostly in places of the kind indicated. They had 7,617 members with a paid-up share capital of Rs. 29,546. The value of provisions, etc., purchased by them during the year amounted to Rs. 4·02 lakhs, and their sales to Rs. 4·52 lakhs. They earned a gross profit of Rs. 53,852 and a net profit of Rs. 1,865. Those that sustained

losses had a net loss of Rs. 17,833. T
Madras Circle, requested me to state whe
could be converted into co-operative ca
that the departmental concessions accorde
would be admissible to them after they w
Co-operative Law. I have agreed to this
existing canteens were wound up.

4. *Co-operative printing societies.*—Th
societies in the Coimbatore, Madras, M
Tanjore and Tiruchirappalli districts. T
print the registers, forms, etc., required b
societies or other members; but they also
the public to provide continuous employm
had a paid-up share capital of Rs. 1·98
printing, binding and other works for a
lakhs.

5. *Fishermen societies.*—The following
progress made by the fishermen co-operati

Number of societies	
Number of members	
Number of sympathisers	
Paid-up share capital	
Reserve Fund	
Loans issued during the year	
Loans outstanding against the members at the end of year.	
Loans from the central banks outstanding at the end of the year.	
Value of foodstuffs and other necessaries distributed.	
Value of nets and fishing tackle sold to members.	
Value of lease of inland fisheries taken by societies.	
Amount remitted to Government and other local bodies.	

The progress made was mainly due to
the Government such as appointment
organization, supervision, etc., and the gra
fisheries on average rental basis. The con
the districts other than Anantapur, Coimb
Tiruchirappalli, Kurnool and Srikakulam
Fisheries department. All the specia
three Co-operative Sub-Registrars, one
13 Junior Inspectors worked in that depar

6. *Educational and publishing societies.*—The South India Adult Education Co-operative Society, Madras, had 35 members on its rolls with a paid-up share capital of Rs. 2,360. During the year, it purchased books worth Rs. 2,709. Its sales amounted to Rs. 9,521.

The Madras Catholic Educational Co-operative Society had 122 members with a paid-up share capital of Rs. 3,015. During the year, the society issued loans to the tune of Rs. 485. A sum of Rs. 4,663 was outstanding against the members at the end of the year. The society worked at a profit of Rs. 316.

The Canara Catholic Educational Co-operative Society did useful work. It issued 5 long-term loans for Rs. 6,001 to deserving students for prosecuting higher studies. On 30th June 1953, the loans outstanding against the members amounted to Rs. 25,947. The net profit earned by the Society during the year was Rs. 1,537.

7. *Salt manufacturing societies.*—On the 30th June 1953, there were 8 salt workers' co-operative societies and one salt licencees' society. They had 2,323 members on their rolls with a paid-up share capital of Rs. 46,179. The salt workers co-operative societies obtained lands measuring about 1,525 acres from Government for the production of salt. Piccotas, brine vats, bunds and other works were executed at a capital cost of Rs. 51,438. One thousand three hundred and eighty-eight members were actually engaged in the manufacture of salt and produced goods valued at Rs. 1·20 lakhs. The sales amounted to Rs. 1·36 lakhs. The value of stock at the end of the year was Rs. 1·63 lakhs. Of the 8 salt workers' societies, only four manufactured salt during the year. The two societies in Arumuganeri and Tuticorin produced salt on proprietary basis and the remaining two societies at Pakala and Bhimavaram acted as agents of their members for the sale of salt produced by them.

8. *Co-operative transport societies (civilians).*—There were two motor transport societies for civilians at the end of the year.

The Kurnool District Co-operative Motor Transport Society had 40 members on its rolls with a paid-up share capital of Rs. 14,350. The society owned 3 buses. The income from hire charges earned by the buses was Rs. 78,015. Government have sanctioned the services of a senior inspector free of cost to write up the accounts and manage the affairs of the society.

The Pudukkottai Co-operative Motor Transports, Limited, had 44 members with a paid-up share capital of Rs. 7,200. This society owned 5 buses. Its earnings during the year amounted to Rs. 1·16 lakhs. The society is maintaining a small workshop where repairs to its own vehicles and the vehicles of others are attended to. During the year, the society executed job works for Rs. 9,679. It earned a net profit of Rs. 605.

CHAPTER XI.

Co-operative Societies for Ex-servicemen.

1. *General.*—Soon after the last World War, it was a problem to provide work for the combatants who were demobilized from the army, the navy and the air force. The Government of India had, during the war, constituted a Post War Services Re-construction Fund to meet this problem. After the war, they set up a Resettlement Directorate to find work for the demobilized men. This department drew up schemes for co-operative land colonization societies, co-operative workshops and co-operative motor transport societies and organized them with ex-servicemen as their members. For a time, they were in charge of these societies. Later, they were transferred to the Co-operative department in 1948. There are now nine co-operative workshops, 13 land colonization societies and 13 motor transport societies for ex-servicemen.

2 *Co-operative workshops for ex-servicemen.*—The nine workshops continued to function during the year. Six of them, viz., The Kumbakonam Co-operative Metal Works, the Tinnevelly Co-operative Timber Works, the Malabar Co-operative Metal Works, the Malabar Co-operative Timber Works, the Visakhapatnam Co-operative Metal Works and the Visakhapatnam Co-operative Timber Works, were reorganized by equipping them with up-to-date labour saving machinery, with funds provided by the Government and the Post-War Services Reconstruction Fund Committee to the extent of Rs. 9 53 lakhs as shown below:—

	RS. (IN LAKHS.)
(i) Central Government	2·15
(ii) State Government	2·29
(iii) Post-War Services Reconstruction Fund Committee.	3·43
(iv) Grants from Post-War Services Reconstruction Fund Committee towards housing for workmen.	1 66
Total ..	9 53

Of the three remaining workshops, reorganization of two of them viz., the Reil Co-operative Timber Works and the Katpadi Co-operative Timber Works was held up These two Workshops, however, carried on their production work by employing their members on manual labour. The reorganization proposals of the third workshop, viz., Strathie Engineering Workshop are still pending with Government. As difficulties were experienced in running the workshops, successfully, I suggested that their working might be reviewed by a technical expert so as to decide their future. Accordingly, an Engineer of the Public Works Department was appointed by Government as Special Officer. He undertook his task in June 1953 and submitted his report in September 1953. It is under the consideration of Government.

Of the nine workshops, the Metal Works and the Timber Works at Kapparada (Visakhapatnam) [illegible] manufacturing work during the year [illegible] the disposal of heavy stock and the [illegible] of trade debts, etc. Their attempts to [illegible] them to commence production were not successful. The remaining seven workshops continued to provide employment to civilians by undertaking the manufacture of [illegible] as usual. There were 686 ex-service men members with a paid-up share capital of Rs. ·41 lakh. The working capital rose from 8·69 lakhs to Rs. 8·96 lakhs at the end of the year. The value of goods produced and sold during the year was Rs. 5·11 lakhs and 6·13 lakhs respectively. A sum of Rs. ·91 lakh was paid [illegible] to members. Only three workshops earned profit amounting to Rs. 21,198 while the others incurred a total loss of Rs. 2,06,102. The workshops, however, built up a reserve of Rs. 2·68 lakh (Reserve fund: ·68 lakhs, business reserve: ·24 lakhs and other reserves: Rs. 1·76 lakhs). They obtained the fund required for their working capital from the Indian Bank on the guarantee given by Government up to a limit of Rs. 7 lakh at 5 per cent per annum towards interest. As the India Bank found it difficult to continue this arrangement, they had to be permitted to obtain the credit they needed from the Co-operative Central Banks in their districts with a similar guarantee given by the State Government. All the seven workshops in the Residuary State discharged their loans to the Indian Bank with funds borrowed from the Central Bank which are now providing them credit within the limits guaranteed by Government. The remaining two workshops in the Andhra State (the Metal Works and the Timber Works at Visakhapatnam) continued to have their credit arrangements with the Indian Bank.

The Strathie Co-operative Engineering Workshop undertook the manufacture of machinery, iron trusses, gates, windows, doors, etc., and palm gur equipment besides household utensils made of stainless steel, brass, copper and aluminium sheets. The value of goods manufactured was Rs. 1·90 lakhs and the value of goods sold amounted to Rs. 2·03 lakhs. The wages paid to their members was Rs. ·32 lakh. The workshop continued to impart training for about 90 candidates under the Adult Civilians Training Scheme of the Government of India in technical trades, such as moulding, pattern-making, turning, welding, etc. For this purpose, the workshop is paid Rs. 11 per month per trainee.

The Kumbakonam Co-operative Metal Works and the Malabar Co-operative Metal Works undertook the manufacture of household utensils made of steel, copper, brass and aluminium. They also undertook the manufacture of agricultural implements on a small scale. The Kumbakonam Metal Works executed job-work with the aid of the machinery at its disposal. It has started a new line of activity, viz., the manufacture of filter points for wells to

be sunk under the Grow More Food Campaign. The Officers of the Agricultural Department appreciated the filter points produced by the workshop and have recommended them to agriculturists sinking new wells or deepening old wells. The workshop is the only manufacturer of filter points in the State and they are in good demand from the ryots. Efforts are being made to popularize them throughout the State and to increase their sale. These two Metal Workshops manufactured goods to the value of Rs. 43,335. They paid Rs. 5,832 as wages The Visakhapatnam Co-operative Metal Works did not undertake manufacturing work during the year.

Of the five Timber Workshops, the one at Visakhapatnam did not undertake manufacturing work, while others secured large orders for the supply of furniture to the District Boards, Municipalities, Government offices and other public institutions. They manufactured furniture to the value of Rs. 3·10 lakhs and sold furniture for Rs. 3·51 lakhs They paid Rs. 0·53 lakh as wages to their employees. The Malabar Timber Works and the Tinnevelly Timber Works developed their business to an appreciable extent. The Tinnevelly Timber Works started machine production. The Malabar Timber Works not only wiped off its losses but also earned a net profit of Rs. 17,412 during the year. They also built up adequate business and other reserves.

During the year, the workshops had to contend against many difficulties such as short supply of raw materials, lack of markets for their goods and disloyalty on the part of their member workers. The workshops had to maintain discipline and improve the workmanship with great difficulty in spite of the fact that there was poor response from among the ex-servicemen workers.

3. *Co-operative land colonization societies for ex-servicemen.*—In addition to the eleven land colonization societies for ex-servicemen mentioned in the previous year's report, two more societies, viz., the Nizampatam land colonization society, in the Guntur district, and the Jambuvanodai land colonization society in the Tanjore district, were registered and started during the year. Schemes for the formation of land colonization societies, in Blocks I and II of Kalla and Sisali village in the Bhimavaram taluk, West Godavari district, for the settlement of ex-servicemen released between September 1950 and March 1951 and in Kalagattoor village, Palmaner taluk, Chittoor district, for the settlement of ex-servicemen were submitted to Government but they have not yet been approved by them. The organization of a land colonization society in the Nallavanniankudikadu village, Tanjore district, was not taken up, pending provision of irrigation and drainage facilities to the lands proposed for colonization. The estimate for the irrigation and drainage work is under the consideration of the Public Works Department. The society will be organized as soon as irrigation and drainage facilities are provided.

There were 1,499 members on the rolls of the thirteen societies mentioned above with a paid-up share capital of over 6 lakhs of rupees. The following statement shows the strength of each colony, the extent of land allotted to each, the extent reclaimed and cultivated, etc :—

Name of society	Ultimate strength.	Number of members on the roll as on 30th June 1953.	Number of active colonists as on 30th June 1953.	Total extent of land allotted to the society.	Extent reclaimed.	Extent cultivated.
(1)	(2)	(3)	(4)	(5)	(6)	(7)
				Acs	Acs	Acs.
1 Kalavapudi Society (West Godavari district).	245	326	214	2,201·56	1,697·12	772 55
2 Komaragiripatnam Society (East Godavari district)	120	111	80	461·56	320·00	250 00
3 Kalidindi Society (Krishna district)	350	278	255	1 894·00	1 638 00	977 00
4 Bhavadevarapalli Society (Krishna district)	100	92	9[illegible]	531 00	430·00	430 00
5 Rudravaram Society (Kurnool district)	72	72	72	495 61	147·64	216·14
6 Pidugurralla Society (Guntur district).	64	64	64	490 89	165·89	308 00
7 Nizamputnam Society (Guntur district)	150	76	7[illegible]	750·00		..
8 Meyyur-Gudepakkam Society (Chingleput district)	82	77	38	680·04	184 81	198 21
9 Chinnakalpalayam Society (Coimbatore district)	30	25	1	204·47	150 00	85·20
10 Menivilandan Society (Salem district)	250	24	6	2 902 00	523·00	77·50
11 Trumangalaikottai Society (Tanjore district).	285	219	219	1,578 77	880·68	573 21
12 Dr. Rajan Nagar Society (Tiruchirappalli district)	82	82	82	355 42	334·47	291·50
13 Jambuvandoolai Society (Tanjore district).	200	52	45	742 65		
Total ..	2,130	1,499	1,215	13,496 11	7,367 94	4,269·40

Till the end of the year, 7,367·94 acres were reclaimed as against 7,272 acres at the end of the previous year. 4,269·40 acres were brought under cultivation.

During the year the Post-War Services Reconstruction Fund Committee extended the period of repayment of loans for bulls from three to ten years as most of the societies were experiencing great difficulties in repaying the loans, due to continuous failure of monsoon, etc.

Poultry farming, fishing, mat weaving, dairying, carpentry, etc., are some of the subsidiary occupations introduced in the colonies.

Wynaad Land Colonization Scheme.—In G.O. Ms. No. 3503, Development, dated 11th August 1952, Government directed that two separate co-operative societies should be formed for the Wynaad Colonization Scheme one for the ex servicemen and the other for civilians settled there. The Collector of Malabar, however, pointed out to Government, a legal difficulty in making over the lands to a society consisting only of civilians as the lands were acquired

under the Madras Land Acquisition (Ex-servicemen's Resettlement) Act, 1946, for the purpose of granting them to a society which consisted or would consist predominantly of ex-servicemen. The matter was examined in detail and it was reported to Government that there was no need for a society in the Wynad area either separately for ex-servicemen and separately for civilians or together for ex-servicemen and civilians for giving effect to the Colonization Scheme. Instead, Government were requested to accord permission for the organization of a marketing society for the benefit of both the ex-servicemen and the civilians. At its meeting on 2nd May 1953, the Wynaad Development Committee resolved to organize a single land colonization society and the Board of Revenue accordingly requested Government to sanction the formation of a single society. The orders of Government are awaited.

4. *Co-operative motor transport societies for ex-servicemen.*—The 13 co-operative motor transport societies for ex-servicemen continued to function during the year. The following table gives particulars of their working :—

Year.	Number of vehicles.	Number of members	Paid-up share capital	Hire charges earned.	Amount of salaries, wages and allowances paid.	Fleet Replacement Fund.
			RS. (IN LAKHS.)	RS. (IN LAKHS.)	RS. (IN LAKHS.)	RS. (IN LAKHS.)
1949–50 ..	289	750	2·9	31·6	5·9	9·6
1950–51 ..	305	708	3·2	34·4	6·9	16·6
1951–52 ..	315	737	3·2	39·1	4·8	20·6
1952–53 ..	324	742	3·6	37·3	3·9	20·0

Of the vehicles owned by these societies 274 were lorries, 41 were buses, 4 tippers, 2 vans and 3 jeeps. The Madras Co-operative Motor Transport Society continued to act as the chief agent for the insurance of vehicles of all societies. It also acted as their agent for the purchase and supply of spare parts, accessories, etc. The members of the Board of Directors in all the societies were nominated by the Registrar. Each society was having a departmental Co-operative Sub-Registrar as its Secretary.

(*a*) *Goods transport.*—This business continued to be the main line of activity during the year. The societies at Tirunelveli and Kozhikode continued to maintain two branches each in addition to their head offices. Besides the general public and reputed firms, several departments of Government like Civil Supplies, Public Works, Forest, etc., continued to entrust their transport work to these societies. The societies in general, especially those at Visakhapatnam, Malabar, Vellore and Madras helped in the movement of foodgrains by transporting them from the places of storage to the distributing centres. In Guntur, lorries were used to transport rough stores to interior villages for the construction of roads and houses, 'patimannu' to agricultural fields and coal from coal storage yards to the barns of tobacco growers in villages. The lorries generally helped the Grow More Food Campaign by

transporting seeds and chemical manures from place to place. They also helped the House Construction Societies in the State by transporting building materials. The lorries of the Visakhapatnam Society were engaged by the British Insulated Calendars Cables, Limited, for transporting electrical and tower materials from Visakhapatnam Port to the places of erection. The lorries of the Malabar Society were utilized in the transport of dam material for the construction of Malapmuzha project. The society at Tiruchirappalli continued to maintain its out-agency at Thoraiyur. Generally speaking, the net income from hire charges was on the decrease during the year owing to the high cost of consumption of petrol, maintenance, and competition from private fleet owners.

Apart from their normal work, the societies did yeoman service to the public. The Tanjore Society continued its humanitarian work of carrying dead bodies from hospitals and nursing homes. The societies in Guntur and Salem transported drinking water to the public in summer months. The lorries of the societies in Vijayavada and Guntur were utilized to rush materials for repairing the Krishna anicut when it had serious breaches. The Guntur Society started two more parcel service lines, viz., Guntur to Macherla and Tenali to Chirala besides the parcel service run between Guntur and Chirala already.

(*b*) *Passenger transport.*—All the societies except those at Madras and Vijayavada were running passenger transport during the year. The Tiruchirappalli Motor Transport Society secured two bus route permits and put its buses on road during the year. As the Visakhapatnam society was granted two new route permits, Visakhapatnam to Simhachalam and Waltair uplands to Gajuvaka, it purchased one second-hand city type bus from the State Government Transport and another Ford 1952 model at Madras and put them on the routes. The society was thus running four buses. The Coimbatore Society converted two lorries into buses for use as spare buses. The society has got a consumer petrol pump for drawing petrol for its vehicles. The South Arcot Society put one more bus on this road. It has in all four buses.

The Post-War Services Reconstruction Fund Committee sanctioned in all an interest-free loan of Rs. 20 lakhs to meet the capital expenditure such as purchase of vehicles provision of M.B. sheds, etc. Out of this, a sum of Rs. 17·84 lakhs was disbursed to the societies up to the end of the year. The loan is repayable before 30th June 1956. The societies repaid Rs. 10·82 lakhs, leaving a balance of 7·02 lakhs of which a sum of Rs. 3·02 lakhs was overdue. The societies at Madras, Coimbatore, Visakhapatnam and Guntur cleared their dues to the Post War Services Reconstruction Fund Committee. The societies at Madura, Malabar and Tanjore did not show progress. The registration of the society at Madurai has since been cancelled. Arrangements have, in consultation with the Post-War Services Reconstruction Fund Committee, been made to develop the business of the society at Tanjore by advancing further funds to it.

Enquiry under section 38 of the Madras Co-operative Societies Act has been ordered into the affairs of the society at Malabar with a view to deciding its future.

During the year 694 ex-servicemen were employed by all the societies. They were paid salaries and allowances, etc., to the extent of Rs. 3·9 lakhs. In addition they were given dividend and bonus. The habit of thrift was encouraged among them by instituting a compulsory fund and a sum of Rs. 19,521 was accumulated under Thrift Fund.

CHAPTER XII.

Prohibition (Amelioration).

1. *General.*—The year under report is the fifth year of total Prohibition in the State.

2. *Scope of ameliorative work.*—As in previous years, attention was devoted to the constructive side of the ameliorative work by promoting rural uplift through co-operative organizations and rehabilitating the ex-toddy tappers and the ex-addicts to drink. During the year, the West Godavari district was bifurcated, bringing the number of districts bifurcated to 17. In the bifurcated districts the Deputy Registrars attended to ameliorative work. In the remaining districts of Anantapur, Bellary, Chittoor, Cuddapah, Kurnool, Madras and Ramanathapuram, the Special Development Officers were in charge of the ameliorative work.

3. *Rehabilitation of ex-toddy tappers.*—One of the chief measures undertaken to rehabilitate the ex-toddy tappers was the formation of palm jaggery co-operative societies and the issue of licences for tapping palm trees for the manufacture of jaggery. During the year, Government permitted the tapping of coconut trees for the manufacture of jaggery by the Salangapalayam Jaggery Manufacturing Co-operative Society in the Coimbatore district. They permitted the formation of a jaggery co-operative society in a select area in each of the Anantapur, Cuddapah and Kurnool districts. In view of the adverse seasonal conditions in the Chittoor district, Government restored the concession to tap date and palmyra trees in that district for the manufacture of jaggery. The tapping of palmyra and date trees for the manufacture of jaggery was permitted in the Visakhapatnam taluk of the Visakhapatnam district, the Vijayavada and Nuzvid taluks of the Krishna district, the Narasapur taluk of the West Godavari district, the Kakinada taluk of the East Godavari district, and the Sompeta taluk of the Srikakulam district. At the end of the year, the concession to tap palm trees for the manufacture of jaggery was in force in the following districts :—

(1) *Palmyra.*—All the districts except Anantapur, Bellary, Kurnool and Cuddapah.

(2) *Coconut.*—Select areas in the districts of Malabar, South Kanara and Coimbatore.

(3) *Date.*—North Arcot, Nellore and Chittoor districts one centre in each of the districts of Kurnool, Cuddapah and Anantapur and select centres in the districts of Guntur, Krishna, Srikakulam, Visakhapatnam, East Godavari and West Godavari.

(4) *Sago.*—Four taluks in the Malabar district.

During the year, 1·25 lakhs of licences were issued to the members of the jaggery co-operative societies for tapping palm trees for jaggery manufacture. Seven hundred and seventy-nine licensees were convicted for offences under the Madras Sweet Toddy Rules. On the whole, the concession to tap palm trees for sweet juice for the manufacture of jaggery worked well.

The sale of palm juice as beverage continued to be permitted during the year in the Tirunelveli and Ramanathapuram districts. Eight thousand and seventy-eight permits were issued to the members of 317 societies for the purpose. The permit-holders tapped 95·62 lakhs Madras measures of neera of which 30·0 lakhs Madras measures were sold as beverage. The balance was converted into 1·47 lakhs maunds of gur. Seventy-four permit-holders were convicted under the Madras Sweet Toddy Rules for abusing the concession. In the South Kanara district Government permitted the Adyar Jaggery Manufacturing Co-operative Society to run a neera parlour. Government also permitted the tapping of palmyrah and date neera in the Visakhapatnam taluk in the Visakhapatnam district, Vijayavada and Nuzvid taluks in the Krishna district, the Narasapur taluk in the West Godavari district, the Kakinada taluk in the East Godavari district and Sompeta taluk in the Srikakulam district. In the Madurai district, the Jambarropuram Jaggery Manufacturing Co-operative Society was permitted to sell palmyra neera within the Madurai City municipal limits. In the Cuddapah district, the T. Sundupalli Jaggery Manufacturing Co-operative Society was permitted to sell date neera. In the City of Madras a neera parlour was opened by the department in March 1953 near the Legislative Assembly hall to distribute neera to the Members of the Legislature during the budget session of the Assembly. Ice-cream prepared with neera was also served at that parlour. Both the neera and ice-cream were popular among the Ministers and Members of the Legislature. Two thousand one hundred and forty Madras measures of palmyra neera, 414 Madras measures of date neera and 1,343 cups of ice-cream were sold for Rs. 806. The neera parlour was closed in April 1953 when the Assembly session ended. Another neera parlour was opened by the department in Chepauk in April 1953 with a mobile unit attached for serving neera to the working classes at important labour centres in the city. Six thousand seven hundred and thirty-seven Madras measures of neera were sold for Rs. 1,684. A neera stall was opened in the Handloom and Cottage Industries Exhibition held

in Madras in June 1953. I submitted proposals to Government for the opening of five neera parlours in the Chittoor district under the auspices of the local jaggery manufacturing co-operative societies and they are under consideration.

4. *Palm jaggery manufacturing co-operative societies.*—At the end of the year, there were 2,187 jaggery manufacturing co-operative societies with 2·14 lakhs of members (of whom 1·88 lakhs were ex-toddy tappers). Their paid-up share capital amounted to Rs. 7·25 lakhs. At the end of the year, 1·21 lakhs licences for tapping palm trees for jaggery manufacture were in force. Of these 1·06 lakhs were for tapping palmyra trees, 13,614 for coconut trees, 349 for date trees and 256 for sago. The number of palm trees tapped during the year was 31·76 lakhs. The quantity and value of palm jaggery produced by the members of the jaggery societies during the year were as shown below :—

Jaggery produced. (1)	Palmyra (2)	Coconut. (3)	Date. (4)	Sago. (5)	Total. (6)
1. Quantity in lakhs of maunds.	21·19	2·87	0·03	0·09	24·2
2. Value in lakhs of rupees.	66·07	15·25	0·17	0·38	96·66

5. *Marketing of palm jaggery.*—The drive instituted for the marketing of jaggery through co-operative societies was intensified and 30 per cent of the jaggery produced was marketed through co-operative societies. The quantity and value of palm jaggery sold through primary jaggery societies and through marketing societies are given below :—

	Quantity MDS (IN LAKHS.)	Value RS. (IN LAKHS.)
Through jaggery societies	6·79	34·93
Through marketing societies	0·17	0·92

Steps have been taken to organize separate jaggery marketing federations in areas where the production of palm jaggery is large. In addition to the Tinnevelly District Jaggery Marketing Society, jaggery marketing societies were formed in the Coimbatore, South Kanara and West Godavari districts during the year.

(*a*) The Tinnevelly District Jaggery Marketing Society continued to do good work. At the end of June 1953, it had on its rolls 221 primary jaggery manufacturing co-operative societies and 507 individuals with a paid-up share capital of Rs. 11,781. It opened purchase depots around Thisayanvilai to receive palm jaggery and other palm products from its individual members directly and from the jaggery manufacturing co-operative societies affiliated to it. It purchased 17,832 maunds of jaggery worth Rs. 1,15,311 and sold 17,837 maunds of jaggery for Rs. 1,23,017 and had a stock of 1,238 maunds of jaggery worth Rs. 8,941 at the end of the year. It also undertook the marketing of palmyrah fibre, stalks and leaf products. Raw palmyrah fibre is purchased from the members and sold to exporters after sorting.

cleaning, sizing and grading. During the year, the society sold fibre worth Rs. 13,980, stalks worth Rs. 16,049 and palm-leaf mats worth Rs. 1,328. As a result of the marketing of jaggery and other products by the society the tappers are getting for their jaggery higher prices which are about 5 to 10 per cent more than the rates at which they sold previously. The society participated in several exhibitions in Madras and Tuticorin. It also took part in the exhibition conducted by the All-India Palm Gur Workers' Conference at Tuticorin.

(*b*) The Kunnathur Jaggery Marketing Society in the Coimbatore district started work on 25th January 1953. The Government sanctioned to the society the services of a Senior Inspector free of cost to work as its Secretary for a period of one year and a subsidy of Rs. 1,000 to meet non-recurring expenditure. On 30th June 1953, it had on its rolls 27 societies and 1 individuals with a paid-up share capital of Rs. 3,500. The jaggery produced by the members of primary jaggery societies is collected and pooled by their respective presidents and marketing panchayatdars, transported in carts to the auction yard of the Marketing Society at Kunnathur every Monday which is the shandy day. The jaggery thus received is auctioned in convenient lots and the sale-proceeds are passed on to the tappers after deducting a commission of 6 pies a rupee which is shared between the primary jaggery society and the marketing society. Till 30th June 1953, the society sold 7,852 maunds of jaggery for Rs. 45,304 and earned a commission of Rs. 472. The tappers are now getting a better price for their jaggery, as the prices fetched by sales through the marketing society are always higher than the local rates

(*c*) The following societies were allotted quotas to export palmyrah jaggery to permissible destinations outside India :—

		TONS.
1	Tinnevelly District Jaggery Marketing Society ..	1,500
2	Coimbatore Co-operative Wholesale Stores ..	500
3	Palghat Sale Society	400
4	Kavali Jaggery Manufacturing Co-operative Society.	100
	Total ..	2,500

The Tinnevelly District Jaggery Marketing Society has so far exported 63 tons of jaggery, while the other societies are making arrangements to export the quota allotted to them. The export is to be completed by the end of December.

6. *Other activities of palm jaggery co-operative societies.*—The palm jaggery societies provided their members with small loans out of their own resources or by borrowing from the Central Bank to meet expenses in connexion with the jaggery manufacture. During the year, they issued a sum of Rs. 3·44 lakhs as loans and a sum of

Rs. 4·03 lakhs were outstanding from the members at the end of the year. Besides marketing jaggery and issuing loans to members, the societies undertook extra activities, such as the supply of domestic requirements, promotion of thrift, etc., as detailed below :—

Types of extra activities undertaken.	Number of members benefited.	Value.
		RS.
Supply of rice	1,417	1,19,758
Supply of mill-cloth	168	8,410
Supply of handloom-cloth	93	1,037
Collection and sale of milk	103	46,740
Social and recreational activities	30	..
Introduction of thrift through hundi boxes ..	13,630	1,11,731

The societies also encouraged subsidiary occupations such as dairying, poultry rearing, mat-weaving, etc. Interest-bearing State loans to the extent of Rs. 9,475 were issued to the members of the societies for undertaking dairying as a subsidiary occupation and a sum of Rs. 6,246 was outstanding from the members at the end of the year. Efforts were also made to provide employment for the ex-tappers in cottage industries, such as the manufacture of mats, fans, fancy articles, etc., out of palmyra and date leaves. Five ex-toddy tappers were admitted as members of the Ramanaickenpatti Jaggery Manufacturing Society in Vellore (North) and they have taken up date mat-weaving. The industry was introduced in 4 palm jaggery manufacturing societies in the Kumbakonam Circle and 20 of their members have taken to this subsidiary occupation It is proposed to introduce salvage of dry cows in select jaggery co-operative societies with a view to providing subsidiary occupation to the ex-tappers.

7. *Special staff*—A special staff of 103 Senior Inspectors and 103 peons attended to the organization and supervision of jaggery manufacturing co-operative societies during the year.

8. *Development of palm gur industry*—(*a*) *Training of ex-tappers in the improved method of jaggery making.*—The scheme for the training of the members of the jaggery manufacturing co-operative societies in improved methods of producing palm gur continued to be in operation during the year. The Government of India continued to share 50 per cent of the recurring cost of the scheme. Including the 2 Palm Gur Instructors employed for imparting training in the aerial ropeway methods of climbing palm trees, there were 33 Palm Gur Instructors at the end of the year. Government accepted the proposal of the Palm Gur Adviser to the Government of India that the State might participate in the Central Palm Gur Demonstration Squad at Manjiri, Poona, and they sanctioned the appointment of a Palm Gur Instructor and a Tapper Instructor for the purpose. During the year, the Palm Gur Instructors in the districts conducted 1,879 training centres and trained 3,468 ex-tappers

in the improved processes of manufacturing jaggery. They also conducted 703 demonstrations in the improved technique of production of jaggery which were witnessed by 15,006 members of the jaggery societies and 28,393 others interested in the industry. Out of the Government subsidy of Rs. 10,000 sanctioned towards 50 per cent of the cost of the improved gur-making equipment purchased by the members of jaggery manufacturing co-operative societies during the year, 315 sets of improved gur-making equipment and 108 special type fire gratings were purchased by the members of the societies, the subsidy utilized for the purpose being Rs. 8,664. Two Palm Gur Instructors conducted demonstrations in the aerial ropeway method of climbing coconut and date trees in the districts of Coimbatore and West Godavari. Even though the tappers appreciated the methods, they could not adopt it due to various practical difficulties.

A refresher course for the Palm Gur Instructors in the State was held in November 1952 at the Central Palm Gur Training School, Cuddalore. During this course, the staff was given both theoretical and practical training in the latest improvements effected in the technique of the palm gur industry and in the manufacture of edibles from palm jaggery, manufacture of white sugar from palm juice, etc. Programmes for the intensive development of palm gur industry in select areas in each district were drawn up during the course for implementation in the districts by the Palm Gur Instructors. The Deputy Palm Gur Organizer was deputed to attend the All-India Palm Gur Workers' Refresher Course held at Poona during September-October 1952.

(*b*) *Intensive production of palm jaggery.*—A plan was put into operation for intensifying the production of palm jaggery in select taluks, during the second half of the year. The headquarters of each Palm Gur Instructor was shifted to a suitable place in the select taluk so as to enable him to concentrate attention on the development of select jaggery societies with a view to increasing the production of palm jaggery by the improved method. Targets were fixed for the manufacture of improved jaggery by the selected societies and for the additional production of ordinary jaggery by the other societies. Besides, targets were fixed for the additional production of ordinary and improved jaggery by the societies in the other areas of the districts.

(*c*) *Manufacture of edibles from palm jaggery and white sugar from palm juice.*—During the second half of the year, a number of jaggery societies in the neighbourhood of urban areas were selected for undertaking the manufacture of edibles from palm jaggery. The Palm Gur Instructors imparted the necessary training to the members in the manufacture of different varieties of edibles. With a view to encouraging the production of white sugar from palm juice with the aid of a centrifugal machine, the officers examined the possibilities of the scheme being introduced in a few select societies in the first instance. In the

Nellore district, the Kavali Jaggery Society produced 5 maunds and 15 lb. white sugar from palm juice during the year. Government have sanctioned to the Kasiralla Jaggery Manufacturing Co-operative Society in the Chittoor district the free services of a Junior Inspector and a subsidy of Rs. 300 towards 50 per cent of the cost of the centrifugal machine to undertake the manufacture of white sugar. Proposals for sanctioning similar financial assistance to the Thambikottai Jaggery Manufacturing Co-operative Society in the Tanjore district to undertake the manufacture of white sugar are under the consideration of Government.

(*d*) *Exhibitions and Conferences.*—The palm gur staff participated in the All-India Khadi and Swadeshi Exhibition held in Madras and in the Indian Railways Centenary Exhibition held at Delhi during the year. The staff in the districts participated in ten exhibitions held in the districts. In June 1953, the fifth session of the All-India Palm Gur Workers' Conference was dhel at Tuticorin in this State under the presidency of Sri J. L. P. Roche Victoria, Member of Legislative Assembly. The Conference was inaugurated by the Chief Minister of Madras. Delegates from the various States participated in the Conference. An exhibition was conducted as an annexe to the Conference in which several States participated including Madras.

9. *Other co-operative societies for ex-toddy tappers.*—The following tables show the number of ex-toddy tappers provided with employment in societies other than jaggery manufacturing societies. As many as 13,346 ex-addicts were enrolled in these societies :—

(*a*) *Milk supply unions and societies*—

Type of society.	Number of societies in which the ex toddy tappers were admitted	Number of members		Paid-up share capital		Production.			
						By ex-tappers		By others.	
		Ex-tappers	Others	Ex tappers	Others	Quantity	Value.	Quantity.	Value
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
				RS	RS.	LB. LAKHS	RS. LAKHS.	LB. LAKHS.	RS. LAKHS.
Milk Supply Unions	12	11	435	650	15,068	1·05	0 13	24·00	5 52
Milk Supply Societies	195	2,591	13,163	36,340	1,81,406	45 23	7·58	37·60	8·84

and Colonization Societies, Field Labourers' Co-operative and Tenants' Societies—

	Number of societies	Number of members		Paid-up share capital		Lands sub-leased	
		Ex-tappers	Other	Ex-tappers	Others	Ex-tappers	Other
	(2)	(3)	(4)	(5)	(6)	(7)	(8)
				RS.	RS.	ACS.	ACS.
ation	8	389	403	3,643	4,930	597·00	990·00
Co-eties	61	4,943	292	13,070	657	2,891·00	83·00

n addition to the societies mentioned above, there were industrial societies, 8 labour contract societies and 10 s of societies for the benefit of ex-toddy tappers of the year and 552 ex-toddy tappers were pro-employment through them. Special steps were taken unobjectionable poramboke lands on lease for the ppers, 540 acres of lands were secured on lease for 404 and 1,336·21 acres for 44 field labourer's co-operative 26·5 acres of lands were assigned to 26 ex-tappers. In s of East Godavari and West Godavari, 93·62 acres nds were leased to 65 ex-tappers.

er modes of employment.—About 76,100 ex-tappers led with work in other avocations as unskilled workers al concerns, as peons, watchmen, etc.

abilitation of ex-addicts.—The improvement of the condition of those who were given to drink in pre- days received special attention through the organi- labour contract societies, cottage industrial societies nen societies. Particulars are given in Chapters VIII

eral economic development—In addition to securing it for the ex-toddy tappers and improving the economic of the ex-addicts to drink, the ameliorative staff devoted o general rural welfare. Some of the important activities ction are narrated below :—

Development of co-operatives in select firkas and centres.— e year, 25 additional firkas were selected under the are Scheme. At the end of the year, the scheme was n in 88 firkas, 7 centres and 14 areas. During the dditional villages were brought within the co-operative by organising new societies or by including the villages sdiction of the neighbouring societies. At the end of 2,833 out of 3,332 villages in the select areas were co-operative societies and in 65 firkas every village was

served by a co-operative society. A special staff of 2 Inspectors and 2 Senior Inspectors and 4 peons attende work relating to the development of co-operatives in the areas. The staff continued to work under the admi control of the Collectors concerned.

(*b*) *Multi-purpose co-operative societies in select* Twenty-three multi-purpose co-operative societies of fledged type were formed during the year, 8 in the Tiru firka in the Madura district, 1 in the Dendalur firka in Godavari district and 9 in the Kumbla Firka in Kanara district. There were 115 multi-purpose co societies functioning in the Tirumangalam, Dendalur an select firkas at the end of the year. The progress mad multi-purpose co-operative societies in these three firkas i below :—

Name of the firka.	Number of multi-purpose societies as on 30th June 1963.	Number of members.	Share capital.	Loans issued to members.
			RS.	RS.
1 Tirumangalam	67	9,101	90,261	3,84,885
2 Dendulur	25	4,734	1,02,746	6,99,039
3 Kumbla	23	893	17,906	4,44,069

The multi-purpose societies undertook non-credit In the Tirumangalam firka 24 multi-purpose societies the supply of domestic requirements, 2 societies supp cultural implements, 5 societies marketed the p their members, one society undertook the sale 2 societies constructed godowns, 32 societies medicine chests, 9 societies maintained pump sets, 1 owned agricultural machinery; one society an adult school, 2 societies owned radios. The to involved in all this amounted to Rs. 2,34,485 durin and 6,281 members benefited. In the Dendalur firka, purpose societies undertook the supply of domestic req 4 societies issued loans on the pledge of produce and o supplied agricultural implements to their members. amount involved in these transactions amounted to R during the year and 5,936 members benefited. In th firka, 3 societies undertook the supply of domestic req one society undertook the supply of manure, one societ agricultural implements, one society supplied seeds, issued loans on the pledge of produce and one society un construction of a godown. The total amount involved i amounted to Rs. 64,399 during the year and 500 benefited.

The special staff of 2 Senior Inspectors and 2 peons sanctioned for supervision and development of the multi-purpose co-operative societies in the Tiruvangalam and Dendalur select firkas are working under the administrative control of the Collectors concerned.

(c) *Development of village industries in select firkas.*—The scheme for the procurement and supply of raw materials to village artisans through co-operatives was implemented in 21 select firkas in the State during the year. The co-operative institutions which worked the scheme, purchased and sold raw materials for Rs. 2,41,024 and Rs 1,87,113, respectively. They had a stock of raw materials worth Rs. 71,956 at the end of the year. An interest-free Government loan of Rs. 2,00,854 was sanctioned to the co-operatives up to the end of the year of which they repaid Rs. 1,41,004 leaving a balance of Rs. 59,850 at the end of the year. The staff of 11 Senior Inspectors sanctioned to work as Secretaries of the firka Cottage Industries Co-operative Federations which implemented the scheme in 11 firkas was withdrawn with effect from 1st May 1953 at the instance of Government. The entire scheme has since been withdrawn on account of the decontrol of iron and steel.

(d) *Promotion of social and educational activities in select firkas.*—Under the scheme sanctioned by Government for giving financial assistance to the co-operative societies in the select firkas and centres for undertaking social, educational and other useful activities, a sum of Rs. 1 lakh was placed at my disposal. During the year a sum of Rs. 91,600 was disbursed as subsidy to the societies as detailed below :—

Number of societies which were sanctioned subsidies.	Amount of subsidy sanctioned.	Purpose for which subsidy was sanctioned.
(1)	(2)	(3)
	Rs.	
12	3,950	Purchase of radio sets.
97	9,900	Do. medicine chests.
89	8,850	Do. sports materials.
92	45,500	Do. agricultural implements.
97	9,900	Do. sprayers and pesticides.
14	13,500	Do stud bulls.
	91,600	

(e) *Grama sanghams.*—There were 11,760 grama sanghams at the end of the year as against 12,059 at the beginning of the year. During the year, 470 grama sanghams provided counter-attractions to drink; 649 undertook public health activities; 449 attended to street cleaning, construction of latrines, etc, 109 laid and repaired village roads; 195 undertook agricultural improvements; 475 engaged themselves in educational activities such as running night schools, reading rooms and libraries and encouraged the promotion of cottage industries and thrift. Two hundred and eighty-seven grama sanghams received library grants amounting to

Rs. 7,175 from the Education department. A subsidy was granted to the Kalavai gramasangham in Mangal the construction of a community centre It has c community centre at a cost of Rs 7,500. Gove sanctioned a subsidy of Rs. 2,500 and 2,775 to Chinn Mangalam gramasangham respectively in the North A for the construction of the community centre. The C gramasangham has commenced the construction of the hall. The Mangalam gramasangham has not yet ta work. Consistent with the policy of promoting through rural co-operatives the weak and dormant gra were wound up and their funds transferred to the societies in the areas concerned.

13. *Social activities in rural credit societies.*—During t rural credit societies adopted the special by-laws for social and recreational activities and 887 societies unde uplift work, such as conducting reading circles, libra bhajanas, tournaments, etc., and constructing villa godowns, etc Twenty-four rural credit societies we grants to the extent of Rs. 1·04 lakhs for constructio hall-*cum*-godowns. Eleven of them completed the during the year.

14. *Rural Housing*—There were 45 rural housing the end of the year. Their work is described in Chapt

15. *District Amelioration Fund.*—The District A Fund which was raised with a view to sponsoring recreational activities under the ameliorative prog continued to be administered by Co-operative Centr the districts. During the year, a sum of Rs. 405 was the fund while a sum of Rs. 4,533 was spent leaving a Rs. 32,887 at the end of the year.

16. *Recreational activities.*—During the year, 346 fi ments, 4 taluk tournaments, 1 divisional tourna held. Bajanas, kathaprasangams, etc., were conducte villages and epic lore were read in 879 villages.

17. *Exhibition of films, magic lantern slides, et* propaganda vans which were distributed on a region as to cover all the districts in the State carried on in favour of Prohibition. Eight vans were fitted wit projectors and five were fitted with 35 m.m. projecto the propaganda vans was under repairs from June is proposed to condemn it.

The propaganda equipment fitted in the vans wa of for carrying on amelierative propaganda in the co The vans were also used by the Revenue and A departments for propaganda work in connexion with th manuring and food production schemes. The propa

at Anantapur was utilized by the Forest department for propaganda against fire in the Bellary district. The propaganda van at Tiruvallur gave film shows on the Adi Indra Khadi Swadeshi and Industrial Exhibition [illegible] Madras in December last. During the year 52 new reels [illegible] and 30 reels of 16 mm. size in Tamil were received [illegible] from the films division, Government of India [illegible] and published through the propaganda vans. Seventy four [illegible] of 16 mm. size were purchased at a cost of Rs. [illegible] from the Films Division. The film on Prohibition entitled 'New Dawn' produced by my department was also exhibited to the public.

18. *Promotion of thrift.* At the end of the year there were 5,877 rural credit societies and other types of societies which undertook thrift schemes. They distributed 1,734 hundi boxes during the year. Savings accumulated in the boxes amounted to Rs. 1·45 lakhs in rural credit societies and Rs. 1·21 lakhs in other societies. Besides this a sum of Rs. 3·17 lakhs were collected in the form of savings or thrift deposits by rural credit societies while savings amounting to Rs. 0·25 lakhs were collected by other societies. Seven hundred and thirteen societies celebrated thrift days when hundi boxes were distributed and members were encouraged to save.

GENERAL STATEMENTS.

STATEMENT A.—*Operations of State and Central Banks (Central Credit Societies), 1952–53.*

State.	Number of Banks.	Number of offices including head office.	Number of members.		Loans advanced during the year to				Loans repaid during the year by				Loans due at the end of the year by	
			Individuals.	Banks and societies.	Individuals.		Banks and societies.		Individuals.		Banks and societies.		Individuals.	
					Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
							A. State Co-operative Bank.							
						RS.		RS.		RS.		RS.		RS.
..	1	6	160	31	201	17,60,466	1,025	8,71,48,483	245	23,25,958	598	8,66,60,619	90	10,69,934
							B. Central Co-operative Bank.							
Andhra ..	15	21	1,727	8,402	1,711	19,71,352	7,774	8,97,56,475	1,869	24,32,073	6,540	8,76,85,039	1,110	9,58,780
Madras ..	15	25	2,149	11,481	1,585	19,56,5[illegible]8	12,791	22,34,72,090	1,686	23,14,205	10,2[illegible]1	23,09,85,726	1,048	6,31,457
Mysore ..	1	4	190	522	69	81,897	482	1,04,60,699	44	1,93,010	542	1,06,21,442	69	66,869
Total ..	31	50	4,066	20,405	3,365	40,09,807	21,047	32,36,89,264	3,499	48,3[illegible],288	17,363	32,92,92,207	2,227	16,57,106

State.	Loans due at the end of the year by—*cont.*														
	Of which overdue.		Banks and societies.		Of which overdue.		Total bad and doubtful debts.	Cash in		Investments.			Interest receivable.	Of which overdue.	Share capital paid up.
	Number.	Amount.	Number.	Amount.	Number.	Amount.		Hand.	Banks.	Government and other trustee securities.	Land and buildings.	Others.			
—	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
							A. State Co-operative Bank—cont.								
		RS.		RS.		RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
..	..	..	864	7,03,83,337	29	19,52,846	1,25,000	4,21,913	11,78,578	2,36,67,756	3,72,781	3,05,000	30,02,871	..	17,81,000
							B. Central Co-operative Bank—cont.								
Andhra ..	31	3,964	13,254	6,43,00,748	4,783	1,28,68,424	7,62,309	18,14,589	19,17,011	81,09,443	5,25,509	33,95,966	33,23,242	89,247	70,99,750
Madras ..	12	4,907	24,199	8,41,91,644	3,849	48,83,205	4,82,099	23,70,513	23,95,508	1,91,27,207	12,46,885	1,69,35,920	46,48,328	5,402	85,71,484
Mysore ..	..	..	538	41,79,935	163	11,69,567	39,555	1,09,196	2,10,655	2,86,970	1,19,786	1,49,429	2,24,553	1,468	6,16,562
Total ..	43	8,871	37,991	15,26,72,327	8,795	1,89,21,196	12,83,963	42,94,239	45,23,174	2,75,23,620	18,91,580	2,04,81,315	81,96,123	96,117	1,62,87,796

State.	Reserve fund.	Bad debts reserve.	Other funds.	Loans from: Commercial banks.	Loans from: Co-operative banks.	Loans from: Other sources.	Deposits from: Co-operative banks.	Deposits from: Primary societies.	Deposits from: Individuals and other sources.	Working capital.	Cost of management.	Profit + or loss — for the year.	Usual paid on shares.	Most usual rate of interest on: Borrowings.	Most usual rate of interest on: Lendings.
—	(31)	(32)	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)	(41)	(42)	(43)	(44)	(45)
	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	PER CENT.	PER CENT.	PER CENT.
A. State Co-operative Bank—cont.															
[illegible]	45,75,000	1,15,00[illegible]	13,69,113	46,65,042	—	3,74,50,000	1,89,85,497	54,24,237	2,20,45,731	[illegible]0,64,10,620	5,43,11[illegible]	[illegible]5,[illegible]4,353	9	1 to 3½	2½ to 4
(B)															
B. Central Co-operative Bank—cont.															
Andhra ..	26,96,068	8,95,317	12,72,797	3,54,332	2,90,29,678	..	1,5[illegible],659	1,10,78,603	2,70,[illegible],126	[illegible],07,74,330	11,04,92[illegible]	[illegible]	..	[illegible]	[illegible]
Madras ..	49,75,708	10,45,5[illegible]8	23,03,620	15,41,071	3,36,46,136	.	2,37,366	3,71,42,4[illegible]8	3,73,[illegible]7,040	12,[illegible],32,[illegible]	14,9[illegible]	11,[illegible]	..	3	4½
Mysore ..	1,43,067	56,562	37,001	..	16,4,178	..	..	9,60,175	16,77,503	[illegible]	[illegible]	[illegible]	..	3½	4½
Total .	78,14,[illegible]38	20,00,367	36,13,415	18,96,503	6,42,79,992	..	3,[illegible],025	5,10,81,279	[illegible]	21,25,[illegible]	26,[illegible],077	[illegible]	..	..	..
												[illegible]			

STATEMENT A-I.—*Operations of Central Non-credit Societies, 1952–53*

State.	Class or type					Total number of central societies	Number of members.		Loans advanced during the year		Loans repaid during the year.	
	Marketing Unions or federations	Whole sale stores and supply unions	Industrial union	Milk unions	Other types.		Individuals.	Societies	Number.	Amount	Number	Amount.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11) RS.	(12)	(13) RS.
STATE.												
(i) The Madras State Co-operative Marketing Society.												
Madras	1	..	..	..	..	1	120	298	..	..	..	..
(ii) The Madras Handloom Weavers' State Co-operative Society												
	..	..	..	..	1	1	138	1,341		..	..	.
Total ..	1				1	2	258	1 639				
CENTRAL.												
(i) Co-operative Wholesale Stores.												
	..	24	..	..	..	24	11,412	4,600	..	.	..	..
(ii) District Marketing Federations.												
	3	..	..	..	..	3	1,043	214		..		..
(iii) Milk Supply Unions.												
	..	..	..	41	..	41	3,766	500	338	4,39,685	318	5,66,862
(iv) Central Women Cottage Industries Society, Limited.												
		..	1	..	..	1	16	11	..	..		
(v) Co-operative Spinning Mills.												
	..	..	..	..	2	2	..	1,365	..			
(vi) Other types.												
	..	..	..	..	5	5	2,369	288	..	..		..
Total .	3	24	1	41	7	76	18,679	7,023	338	4,39 685	318	5,66,862

State.	Loans due at the end of the year.		Cash on hand and in bank.	Investments in land and buildings	Investments in plant and machinery	Other assets	Value of goods.				Stock held.	
							Received.		Sold		At the beginning of the year.	
	Number.	Amount.					As owners	As agents.	As owners.	As agents.	As owners.	As agents.
	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)
		Rs.	RS.	RS.	RS.	RS.	RS.	Rs.	Rs	RS.	RS.	RS.
STATE—*cont.*												
(i) *The Madras State Co-operative Marketing Society*—cont.												
Madras	..	..	1,330	..	..	11,263	5,80,968	..	6,13,866	..	18,252	..
(ii) *The Madras Handloom Weavers' State Co-operative Society*—cont.												
	..	..	8,56,239	97,865	48,221	57,71,642	2,83,89,133	..	2,98,00,677		69,31,828	..
Total ..	..		8,57,569	97,865	48,221	57,82,905	2,94,70,101	.	3,04,14,043		69,50,080	..
CENTRAL—*cont.*												
(i) *Co-operative Wholesale Stores*—cont.												
	..	..	21,44,801	11,40,584	7,03,617	4,23,53,797	9,03,75,495	34,34,373	11,03,03,735	17,48,[illegible]96	3,15,[illegible]01	23,16,533
(ii) *District Marketing Federations*—cont.												
	..	.	1,04,098	65,321	6[illegible],352	5,56,407	35,86,121		[illegible]		7,[illegible]4,476	..
(iii) *Milk Supply Unions*—cont.												
	387	2,27,074	2,53,754	3,11,456	2,31,472	9,64,918	68,23,614	1,02,636	7,[illegible]4,438	1,06,045	3[illegible]	[illegible]
(iv) *Central Women Cottage Industries Society, L[illegible]d*—cont.												
	..	..	691			147	[illegible]14	1,735	[illegible]1		[illegible]	
(v) *Co-operative S[illegible]ing Mills*—cont.												
	..	..	1,[illegible]262	3,71,0[illegible]1	22[illegible]25	33,[illegible]8,918	..		..	..	..	
(vi) *Other Types*—cont.												
	.	..	2,47,060	90	2,410	2,12,553	9,35,982	.	1,[illegible]35,458		[illegible]47	
Total ..	387	2,27,074	27,65,12[illegible]	1[illegible],[illegible],432	10,82,576	2,73,[illegible],840	10,[illegible]8,126	39,35,8[illegible]6	13,11,[illegible]	18,[illegible]4,741	[illegible]	[illegible]

STATEMENT A-I.—*Operations of Central Non-credit Societies, 1952–53*—cont.

State.	Stocks held—*cont.* At the end of the year. As owners. (26) RS.	As agents. (27) RS.	Share capital paid up. (28) RS.	Reserve and other funds. (29) RS.	Deposits from Individuals. (30) RS.	Others. (31) RS.	Loans held at the end of the year from Provincial or Central Banks. (32) RS.	Government. (33) RS.	Others. (34) RS.	Working capital. (35) RS.	Cost of management. (36) RS.	Profit (+) or Loss (—) for the year. (37) RS.
					STATE—*cont.*							
				(i) *The Madras State Co-operative Marketing Society*—cont.								
Madras	18,449	..	48,900	63,876	7,761	..	1,42,859	..	..	2,63,396	24,200	—1,45,212
				(ii) *The Madras Handloom Weavers' State Co-operative Society*—cont.								
	36,33,381	..	8,35,950	58,87,704	5,77,027	..	32,13,307	..	50,41,761	1,55,55,749	16,24,693	+ 39,663
Total ..	36,51,830	..	8,84,850	59,51,580	5,84,788	..	33,56,166	..	50,41,761	1,58,19,145	16,48,893	— 1,45,212 + 39,663
					CENTRAL—*cont.*							
				(i) *Co-operative Wholesale Stores*—cont.								
	1,65,52,242	1,31,629	34,41,907	1,13,17,954	4,94,239	8,00,052	1,20,81,484	679	30,331	2,81,66,646	28,91,505	+ 7,72,378 — 2,54,774
				(ii) *District Marketing Federations*—cont.								
	4,51,826	..	1,68,304	2,07,390	16,500	1,678	6,62,398	7,091	..	10,63,361	3,65,715	+ 8,852 — 29,957
				(iii) *Milk Supply Unions*—cont.								
	45,008	..	3,57,392	4,92,692	2,13,902	77,612	35,911	2,29,590	2,24,881	16,31,980	7,29,506	+ 72,025 —1,26,766
				(iv) *Central Women Cottage Industries Society, Limited*—cont.								
	24,814	..	965	13,837	..	..	5,998	..	..	10,800	3,873	+ 1,658
				(v) *Co-operative Spinning Mills*—cont.								
	..		62,31,800	53,195	..	..	..	..	..	62,84,995	65,151	+ 33,851 — 20,965
				(vi) *Other types*—cont.								
	1,04,770	..	2,41,038	1,06,775	1,196	800	6,994	..	..	3,56,803	67,692	+ 11,441 — 1,623
Total ..	1,71,78,660	1,31,629	1,04,41,406	1,21,81,843	7,25,837	8,80,142	1,27,92,785	2,37,360	2,55,212	3,75,14,585	41,23,442	+ 9,00,205 — 4,34,085

NOTE.—For the purpose of this statement, working capital is taken to be the total of columns (28) to (34).

STATEMENT B.—*Operations of Agricultural Credit Societies (excluding Land Mortgage Banks)*, 1952–53.

State.	Class of societies. Credit. Limited.	Credit. Unlimited.	Grain banks.	Total number of societies.	Number of members.	Loans made during the year to individuals.	Loans repaid during the year by individuals.	Loans due at the end of the year by individuals.	Of which overdue.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Madras.	NO.	NO.	NO.	NO.	NO.	RS.	RS.	RS.	RS.
Agricultural credit societies—									
Limited	104	..	..	104	33,084	13,94,054	13,98,147	22,95,362	2,72,308
Unlimited	..	17,085	..	17,085	1,503,290	6,95,61,162	6,29,38,726	11,01,49,799	3,19,39,229
Grains banks	..	..	12	12	524	3,113	1,571	10,095	6,737
Total ..	104	17,085	12	17,201	1,536,898	7,09,58,329	6,43,38,444	11,24,55,256	3,22,18,774

State	Cash. In hand.	Cash. At banks.	Investments in Land and buildings.	Investments in Trustee securities other than land and buildings.	Deposits with banks.	Other assets.	Value of goods. Received.	Value of goods. Marketed.	Share capital paid up.	Reserve fund.	Other funds.
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
Madras—cont.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	Rs.
Agricultural credit societies—											
Limited	1,50,933	1,52,677	81,595	3,430	2,21,6[illegible]	3,03,793	17,09,150	13,82,377	6,57,458	2,11,134	78,[illegible]6
Unlimited	25,54,290	6,09,870	9,76,44[illegible]	19,3[illegible],476	33,69,638	74 43,757	1,47,32,031	1,[illegible]3,4[illegible],777	2,62,68,255	1,20,94 [illegible]6	67,[illegible] 721
Grains banks	3,541	3,994	..	46	10,586	8,305	..	..	4,711	21, 75	5 [illegible]
Total ..	27,[illegible]8,764	7,46,541	1[illegible],58,038	19,42,946	36,01,[illegible]32	77,5[illegible],858	1,64,41,200	1,72,31,154	[illegible],04,40,424	1 23,27,075	6[illegible],72,765

STATEMENT B.—*Operations of Agricultural Credit Societies (excluding Land Mortgage Banks)*, 1952–53—cont.

State.	Loans held at the end of the year from		Deposits held at the end of the year from			Working capital	Cost of management.	Profit (+) or loss (—) for the year.	Usual dividend paid on shares.	Most usual rate of interest.	
	Provincial or central banks.	Government.	Members.	Non-members.	Societies					On borrowings	On lendings
	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)
	RS.	RS.	RS.	RS.	RS	RS.	RS	RS	PER CENT	PER CENT.	PER CENT.
Madras—cont.											
Agricultural credit societies—											
Limited	12,73,649	5,000	5,73,821	3,76,188	..	31,75,236	1,00,182	+ 63,119 — 26,407	6½	4½	6½
Unlimited	8,98,45,950	8,01,557	21,59,996	25,52,278	5,916	13,39,38,902	15,90,378	+ 17,09,683 — 19,35,697	6½	4½	6½
Grama banks	.		340	.	..	32,184	181	+ 1,019 — 1,017	6½	4½	6½
Total ..	9,11,19,599	8,06,557	27,33,657	29,28,466	5,916	13,77,24,459	16,90,741	+ 17,73,821 — 19,63,121			

STATEMENT B-I.—*Operations of Agricultural Non-credit Societies*, 1952–53.

State.	Class of societies.							Number of societies.	Number of members	Loans made during the year.	Loans repaid during the year	Loans due at the end of the year
	(a) Limited.					(b) Unlimited.						
	Purchase and sale.	Production and sale.	Production	Social service	Housing	Production and sale	Production					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Madras.	NO.	NO.	NO.	NO	NO	NO	NO	NO.	NO	RS.	RS.	RS
Purchase and Sale—												
Limited ..	865	..	.					865	193,645			
Production and Sale—												
Limited	..	1,489	..	..	.		..	1,489	396,015	1,73,97,[illegible]	1,06,93,73[illegible]	1,[illegible]5,[illegible]04
Unlimited ..	..	..	..	..	..	2[illegible]	..	[illegible]	1,825	7[illegible]	6,037	6,197
Production—												
Limited	..	..	175	..	..	..	..	175	47,907	[illegible],10,211	2,[illegible],882	6,5[illegible]34
Unlimited	..	..	.		..	..	1,223	1,223	6[illegible],109	15,93,[illegible]7	1[illegible],92,53[illegible]	[illegible],22,318
Social Service—												
Limited ..	..	..	.	5	.		..	5	834		14,12[illegible]	[illegible]1,[illegible]50
Housing—Limited ..	..	..	..	.	43	.		43	1,131	1,[illegible],34[illegible]	5,[illegible]	27,240
Total ..	865	1,489	175	5	43	29	1,2[illegible]	[illegible]	[illegible]34,1[illegible]	1,[illegible]	1,[illegible]28,[illegible]7	1,63,[illegible],[illegible]49

STATEMENT B-I.—*Operations of Agricultural Non-credit Societies*, 1952–53—cont.

State.	Cash on hand and in bank.	Investments in land and buildings.	Investments in plant and machinery.	Other assets.	Value of goods. Received. As owners.	Value of goods. Received. As agents.	Value of goods. Sold. As owners.	Value of goods. Sold. As agents.	Stocks held. At the beginning of the year. As owners.	Stocks held. At the beginning of the year. As agents.	Stocks held. At the close of the year. As owners.	Stocks held. At the close of the year. As agents.
	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)
Madras—cont.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
Purchase and Sale—												
Limited ..	14,65,890	1,67,678	47,493	31,76,684	3,01,95,373	68,824	3,27,19,354	8,082	28,91,078	1,84,900	31,41,134	90
Production and Sale—												
Limited ..	34,54 635	13,35,012	8,02,519	97,30,375	3,18,43,968	1,21,53,668	3,54,11,219	1,39,88,147	72,66,748	6,28,824	36,64,992	13,87,146
Unlimited ..	20,619	778	1,000	7,501	3,995	..	3,816	..	265	..	213	..
Production—												
Limited ..	2,48,178	6,08,495	29,83,274	3,60,484	21,12,850	3,808	34,40,241	3,938	13,77,722	..	7,60,428	..
Unlimited ..	4,15,251	2,75,979	1,07,994	51,33,757	1,68,520	..	1,72,286	..	8,110	516	19,175	..
Social Service—												
Limited ..	476	140	..	5,961	1,214	..	1,116	..	30	..	138	..
Housing—Limited ..	66,933	21,510	..	95,388	2,029	..	2,160	..	..	..	..	..
Total ..	56,71,982	24,09,592	39,42,280	1,85,10,150	6,43,27 949	1,22,25,800	7,17,50,192	1,40,00,162	1,15,43,953	8,14,240	75,86,080	13,87,236

State.	Share capital paid up.	Reserve and other funds.	Deposits from		Loans held at the end of the year from			Working capital.	Cost of management.	Profit or loss for the year.	
			Individuals.	Others.	Provincial or Central banks.	Government.	Others.			Profit.	Loss.
	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(34)	(35)	(36)
	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
Madras—cont.											
Purchase and Sale—											
Limited ..	28,97,231	30,55,956	3,93,991	69,424	13,65,224	540	2,[illegible]1,941	79,74,[illegible]07	14,07,741	1,74,[illegible]	16,22,977
Production and Sale—											
Limited ..	87,20,003	59,41,346	4,76,698	2,56,736	1,19,93,559	[illegible]	13,51,544	2,95,37,[illegible]	[illegible]	7,15,[illegible]	[illegible]
Unlimited ..	22,085	5,101	1,6[illegible]9	.	4,0[illegible]	..	2,594	36,[illegible]	1,[illegible]10	[illegible]	[illegible]
Production—											
Limited	11,73,354	5,19,328	[illegible]	5,[illegible]22	98,95,533	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Unlimited ..	10,85,194	9,55,127	5[illegible],907	1,1[illegible],[illegible]76	10,[illegible],045	8,81,791	1,02,8[illegible]9	[illegible]	[illegible]	[illegible]	[illegible]
Social Service—											
Limited ..	10,115	1,384	153	..	49,[illegible]3	..	..	[illegible]	[illegible]	[illegible]	[illegible]
Housing—Limited .	1,50,000	6[illegible],[illegible]	4,4[illegible]	.	..	1,[illegible]4,[illegible]31	..	3,7[illegible],[illegible]4	—	—	—
Total ..	1,40,57,932	1,05,63,165	9,5[illegible],766	4,50,2[illegible]	1,92,[illegible],075	14[illegible],112	17,49,[illegible]8	4,[illegible],22,2[illegible]0	4,[illegible]17,[illegible]	[illegible]	[illegible]

NOTE.—For the purpose of this statement, working capital is taken to be the total of columns (23), (30), (31), (32).

STATEMENT B-II.—*Operations of Central Land Mortgage Banks, 1952–53.*

State.	Number of banks.	Number of members.		Loans made during the year to banks and societies.	Loans repaid during the year by banks and societies.	Loans due at the end of the year by banks and societies.	Of which overdue.	Bad and doubtful debts.	Interest receivable.	Of which overdue.	Sinking Fund investments.	Other investments including cash and bank balances.
		Individuals.	Banks.									
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
	NO.	NO.	NO.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS	RS.
The Madras Co-operative Central Land Mortgage Bank, Limited.												
Madras	1	550	130	1,05,04,047	38,97,436	5,51,03,542	42,756	46,661	23,74,742	58,567	1,32,57,015	45,25,673

State.	Share capital paid up.	Reserve fund.	Other funds.	Borrowings held at the end of the year.			Debentures.	Working capital.	Cost of management.	Profit (+) or loss (—) for the year.	Usual rate of dividend paid on shares.	Most usual rate of interest on	
				Loans from Government.	Loans and deposits from							Borrowings.	Lendings.
					Banks and societies.	Individuals and other sources.							
	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)
	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.	PER CENT.	PER CENT.	PER CENT.
The Madras Co-operative Central Land Mortgage Bank, Limited—cont.													
Madras	24,69,600	23,83,382	9,67,596	24,50,477	12,52,686	6,01,387	6,27,10,500	7,28,36,078	5,34,236	+ 3,90,020	5	3 per cent on	5½

State.	Number of	Number members.	Loans made the yea individual	Loans during th by individ	Loans due th by individ	Of which ove	Bad and do debts.	Interest recei	Of which ove	Other assets ing invest cash and balances.	Share capital up.	Reserve fund
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
	NO.	NO.	RS.	RS.	RS.	RS.		RS.	RS.	RS.	RS.	RS.
Primary Land Mortgage Banks.												
Madras ..	130	1,58,049	1,04,35,821	37,87,274	5,60,92,776	3,02,828	..	27,32,713	1,52,545	54,53,734	42,92,603	8,89,109

State.	Sinking fund.	Other funds.	Borrowings held at the end of the year. Borrowings from Central Land Mortgage Bank.	Loans from Government.	Loans and deposits from Banks and societies.	Loans and deposits from Individuals and other sources.	Debentures.	Working capital.	Cost of management.	Profit (+) or loss (—) for the year.		Usual rate of dividend paid on shares.	Most usual rate of interest on Borrowings.	Most usual rate of interest on Lendings.
(14)		(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)		(24)	(25)	(26)
		RS.	RS.			RS.		RS.	RS.	RS.	RS.	PER CENT.	PER CENT.	PER CENT.
Primary Land Mortgage Banks—cont.														
Madras ..	..	2,13,870	5,51,03,542	..	..	1,55,389	..	6,06,54,513	5,96,159	Profit. 2,21,090	Loss. 77,883	5	5½	6½

STATEMENT C.—*Operations of Non-agricultural Credit Societies*, 1952–53.

State.	Number of societies.	Number of members.	Loans made during the year to individuals.	Loans repaid during the year by individuals.	Loans due at the end of the year by individuals.	Of which overdue.	Cash. In hand.	Cash. In bank.	Investments. Land and buildings.	Investments. Trustee securities other than land and buildings.	Investments. Other securities.	Value of goods. Received.	Value of goods. Marketed.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Madras.			RS.	RS	RS	RS.	RS.	RS.	RS.	RS.	RS.	RS	RS
Urban Banks ..	235	343,157	5,80,29,475	4,97,95,300	5,39,26,968	1,19,54,729	33,08,406	44,58,166	13,91,762	20,07,915	51,70,936	2,06,162	3,11,355
Employees Societies—Limited	700	233,297	4,00,73,828	4,74,06,848	4,07,59,160	24,[illegible]	2,47,808	5,14,162	47,632	28,46,272	14,73,427	9,03,135	9,70,[illegible]
Unlimited	21	2,702	2,08,[illegible]17	1,91,316	1,23,109	6,297	3,986	31,625	..	1,258	6,608	6,22,648	6,53,234
Other Societies—Limited ..	242	50,225	33,59,715	27,[illegible]7,581	40,92,052	12,03,59[illegible]	1,91,054	1,28,5[illegible]3	29,854	74,25[illegible]	3,38,490	1,133	2,[illegible]79
Unlimited	73	8,329	2,71,020	8,69,180	3,75,970	1,21,311	5,470	31,487	159	..	52,098	3,270	[illegible]
Total ..	1,271	637,710	10,65,42,555	10,10,[illegible]3,235	9,92,77,239	1,57,43,774	38,08,319	51,64,026	14,69,107	49,2[illegible],698	70,41,559	1[illegible],26,348	19,40,726

— ..	Share capital paid up.	Reserve fund.	Other funds.	Loans held at the end of the year from Provincial or central banks	Loans held at the end of the year from Government.	Deposits held at the end of the year from Members.	Deposits held at the end of the year from Non-members.	Deposits held at the end of the year from Societies.	Working capital.	Cost of management.	Profit (+) or loss (—) for the year.	Usual rate of dividend paid on shares.	Most usual rate of interest on Borrowings.	Most usual rate of interest on Lendings.
	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)
Madras—cont	RS.	RS.	RS.	RS.		RS	RS	RS	RS.	RS.	RS.	PER CENT.	PER CENT.	PER CENT
Urban Banks	99,37,847	45,17,252	26,01,826	57,33,310	..	1,60,92,538	3,20,44,823	2,04,035	7,11,31,681	17,27,688	(+) 10,45,878 (—) 1,38,785	6½	4	6½
Employees Societies—Limited	97,33,243	25,40,323	10,16,709	39,56,360	..	1,97,81,665	79,30,828	24,233	4,49,83,361	10,57,086	(+) 5,96,198 (—) 85,959	6½	4	6½
Unlimited	57,855	37,176	20,582	15,258	.	86,744	7,824	..	2,25,439	22,608	(+) 6,192 (—) 710	6½	4	6½
Other Societies—Limited	15,31,282	3,71,602	2,01,954	18,38,665	..	5,64,814	4,69,219	18,702	49,96,238	1,34,333	(+) 66,838 (—) 75,547	6½	4	6½
Unlimited	1,19,640	92,053	26,533	1,73,264	..	19,777	47,640	6	4,78,913	8,236	(+) 7,905 (—) 15,569	6½	4	6½
Total ..	2,13,79,867	75,58,406	38,67,604	1,17,16,857	..	3,65,45,538	4,05,00,334	2,46,976	12,18,15,582	29,49,951	(+) 17,23,011 (—) 3,16,570	6½	4	6½

STATEMENT C-I.—*Operations of Non-agricultural Non-credit Societies*, 1952–53

State	Class of societies. Limited. Purchase and sale.	Production and sale.	Production.	Social service.	Housing.	Insurance.	Unlimited. Production and sale.	Number of societies	Number of members	Loans made during the year	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Madras.											
Purchase and sale, Limited	1 034	..	..	..	..	..	..	1 0 4	1 541		
Production and sale, Limited	..	1 [illegible]	.	.	.	.		0	0		
Production and sale, Unlimited	..	..									
Production, Limited	..	.	6[illegible]	.	.	.					
Social Service, Limited	..	.	.	6[illegible]	.	.		(6)			
Housing, Limited	..	.	.	..	[illegible]	[illegible]		[illegible]	7	1 [illegible]	[illegible]
Insurance, Limited	..	.									
Total	1,034	1 [illegible]	[illegible]	6	[illegible]			[illegible]	[illegible]		

State	Loans repaid during the year. Number of full repayment	Amount of full repayment	Total amount due at the end of the year	Outstanding loans and interest	Insured credit in [illegible]	Insured credit in [illegible]	[illegible]	[illegible]	[illegible]
(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
Madras—contd.		Rs.	Rs.	Rs.	Rs.		I	Rs.
Purchase and sale, Limited	..	..	..	22,5[illegible]101	[illegible]	[illegible]	[illegible]	[illegible]
Production and sale, Limited	..	[illegible]	[illegible]	[illegible]	[illegible]	17 [illegible]	[illegible]	[illegible]
Production and sale, Unlimited	.	.	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Production, Limited	4	[illegible] 4	[illegible]	1,0[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Social Service, Limited	1[illegible]5	19,[illegible]	1,16 46	[illegible]	[illegible]	5 [illegible]	[illegible]	[illegible]
Housing, Limited	11[illegible]9	[illegible]	2,91 74 [illegible]17	23,50 [illegible]	[illegible]	3,4[illegible]	72 [illegible]	4,[illegible]
Insurance, Limited	..		.	8, [illegible]	[illegible]	..	1, 0,[illegible]	
Total	1,051	12,[illegible]	2 [illegible] 1,13[illegible]	9 [illegible] 94,5,6	2,71 4[illegible],7 5	11,04,[illegible]3	0,67 [illegible] 74[illegible]	1[illegible],7[illegible] [illegible] 7	[illegible]

STATEMENT C-I.—*Operations of Non-agricultural Non-credit Societies*, 1952–53—cont.

State.	Value of goods—*cont.* Sold. As owners.	Value of goods—*cont.* Sold. As agents.	Stock held At the beginning of the year. As owners	Stock held At the beginning of the year. As agents.	Stock held At the close of the year. As owners.	Stock held At the close of the year. As agents.	Share capital paid up.	Reserve and other funds.	Deposits from Individuals.	Deposits from Others.
	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)
Madras—cont.	RS.	RS.	RS.	RS	RS	RS.	RS.	RS.	RS.	RS.
Purchase and Sale, Limited	13,91,34,134	99,739	1,76,58,986	12,699	1,57,73,584	29,208	51,79,229	1,34,63,128	25,96,005	11,92,503
Production and Sale, Limited	6,50,38,745	4,11,228	1,07,08,797	3,91,663	1,43,50,019	0,906	1,25,72,412	2,50,30,618	16,74,774	3,33,841
Production and Sale, Unlimited	14,3 8		5,045		8,101		4,007	55,783	55	567
Production, Limited	4,70,418	.	1,26,18[illegible]	..	1,51,165	..	4,75,208	17,03,873	46,223	1,22,965
Social Services, Limited	26,143		2,082		2,609		68,176	12,895	2,10,453	
Housing, Limited	6,87,905		10,54,605	9,156	7,03,807	9,156	1,70,02,279	23,92,730	78,37,367	4,39,715
Insurance, Limited	.	.		.			3,65,590	1,35,29,589	15,425	
Total ..	20,83,21,573	5,10,962	3,35,50,698	4,13,518	3,09,89,285	69,270	3,56,69,955	5,61,08,616	1,24,12,300	20,59,194

State.	Loans held at the end of the year from Provincial or Central Banks.	Loans held at the end of the year from Government.	Loans held at the end of the year from Others.	Working capital.	Cost of management	Profit or loss for the year. Profit (+).	Profit or loss for the year. Loss (—).
	(32)	(33)	(34)	(35)	(36)	(37)	(38)
Madras—cont.	RS.	RS.	RS.	RS	RS	RS.	RS.
Purchase and Sale, Limited	47,60,822	4,000	45,04,145	3,16,99,632	61,27,981	10,71,716	28,70,104
Production and Sale, Limited	91,40,596	5,00,680	15,39,015	5,07,91,939	37,83,152	5,41,620	68,73,744
Production and Sale, Unlimited	9,196	..	.	49,436	3,540		14,538
Production, Limited	2,44,966	3,23,689	12,61,537	41,78,521	4,81,273	19,793	10,20,475
Social Services, Limited	3,882	.	3,309	3,07,709	6,552	3,965	12,999
Housing, Limited	1,28,367	3,43,06,806	36,34,376	6,57,01,610	5,74,676	3,90,503	1,43,026
Insurance, Limited	..	..	..	1,39,16,604	7,89,945	53,582	..
Total ..	1,42,87,829	3,51,35,175	1,09,42,382	16,66,45,451	1,17,72,119	20,81,179	1,09,35,184

STATEMENT D.—*Operations of Supervising Unions*, 1952–53.

State.	Number of unions.	Number of societies affiliated to the unions.	Total number of individual members in societies affiliated	Income. Subscription from affiliated societies	Contribution by central institutions.	Government grants.	Other sources.	Total working capital of affiliated societies	Expenditure in the year	Percentage of column (10) to column (9)	Number of supervised societies to unions	Remarks.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
				RS.	RS.		RS.	RS.	RS.	PER CENT.		
Madras ..	253	11,973	13,37,200	2,28,637	3,60,160	..	48,483	12,75,10,578	7,53,286	[illegible]	[illegible]	..

STATEMENT D-I.—*Operations of State Co-operative Unions and State Institutes*, 1952–53.

State.	Number of unions or institutes.	Number of affiliated societies: Primary.	Number of affiliated societies: Central	Number of individual members.	Income from: Subscriptions from affiliated societies	Contribution by central and provincial banks.	Government grants.	Other sources	Total income.	Expenditure during the year: [illegible]	[illegible]	[illegible]	[illegible]	[illegible]	Remarks.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
					RS.	RS.	RS.	RS.	RS.						
Madras.															
						State Union (1).									
	1	922	67	14	7,[illegible]58	12,[illegible]	10,234	[illegible],490	[illegible]	..	..	1	..	[illegible]	.
						Language Federations (3).									
	3	1,219	133	64	15,[illegible]	4,863	95	8,[illegible]	23,216	..	..	[illegible]	1	[illegible]5	..
						Audit Unions (2).									
	2	45	..	..	20,163	1,619	..	..	21,[illegible]12	12	..	..	..	[illegible],031	..
						Institutes (4).									
	4	15	36	10	10,[illegible]2	5,[illegible]44	9,000	25,[illegible]	51,311	.	..	24	.	[illegible]2	..
Total ..	10	2,201	236	[illegible]	53,353	24,056	29,229	[illegible]5,070	1,[illegible]2,737	12	..	[illegible]	1	1,46,11	

STATEMENT E.—*Operations of Life Insurance Societies, Madras State, 1952–53.*

State.		Name of the society.	Number of members	New life insurance business in respect of which a premium has been paid in the year: Number of policies	Sum assured	Single premium income	Yearly premium income	Total life insurance business in force at the end of the year: Number of policies.	Sum assured.	Premium income received during the year	Supplementary contribution collected.
(1)		(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
					RS	RS	RS		RS	RS	RS.
Madras ..	I	The South India Co-operative Insurance Society, Limited	58,462	5,270	72,57 490	224	4,13,478	32,849	4,29,50,065	23,00,140	6,272
	II	The Indian Posts and Telegraphs Insurance Co operative Society, Limited.	3,796	424	5,15 500	.	22,802	3,900	41,15,895	1,26,917	89 302
		Total ..	62,258	5,694	77,72,990	224	4,36,280	36,749	4,70,65,960	24,06,057	95 574

State		Name of the society	Claims: Number of lives lost by death	Amount of claims by death	Number of claims paid by maturity	Amount of claims by maturity	Total amount of claims by death and maturity.	Surrender of policies	Life insurance fund at the end of the year.	Amount of risk re insured	Amount of premium paid for re insurance	Total net at the end of the year	Cost of management	Remark
			(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)
				RS		RS.	RS	RS	RS	RS	RS	RS	RS	
Madras ..	I.	The South India Co operative Insurance Society, Limited.	146	1,46,870	213	1,54,186	3,01,056	6,467	07,45,051	50,000	25,996	1,19,57,321	6,55,925	..
	II.	The Indian Posts and Telegraphs Insurance Co operative Society, Limited	43	41,316	96	76,294	1,17,610	7,665	14,71,288	..	..	16,14,,565	37,658	..
		Total ..	189	1,88,186	309	2,30,480	4,18,666	14,132		50,000	25 996	1,35,71,886	6,93,583	..

STATEMENT E-I.—*Operations of Fire and General Insurance Societies, Madras State, 1952–53.*

State.	Name of the society.	Number of "A" class members.	Number of "B" class members.	Fire insurance business.		Type of risks insured			Premium collected during the year.	Total premium income.
				Number of policies issued	Sum assured	Godowns and buildings	Cotton mills	[illegible]		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
					RS.				RS.	RS.
Madras ..	The Co-operative Fire and General Insurance Society, Limited, Madras	405	3,070	3,660	6,76,97,716	2,36	13	[illegible]	[illegible]	[illegible] 319

State.	Name of the society.	[illegible]									
(1)	(2)	[illegible]									
Madras ..	The Co-operative Fire and General Insurance Society, Limited, Madras	[illegible]									

STATEMENT F.—*Statement of societies under liquidation*, 1952–53.

State.	Number of societies in liquidation at the beginning of the year.	Number of societies brought under liquidation during the year.	Number of societies whose accounts were finally wound up during the year.	Number of societies under liquidation at the end of the year.			Assets realized during the year.	Liabilities paid off during the year.	Cost of management.	Liabilities at the end of the year.		Assets at the end of the year.	
				Central Banks (institutions).	Agricultural societies.	Non-agricultural societies.				Share capital and reserve.	Outside liabilities.	Cash and liquid assets.	Loans and others.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
							RS.	RS.	RS.	RS.	RS.	RS.	RS.
Madras	788	269	312	3	375	367	14,06,678	14,35,140	14,480	18,48,189	18,56,881	5,96,470	19,50,148

APPENDICES.

APPENDIX No. 1.—*General Summary of Progress of Co-operative Societies in* 1952–53.

SECTION I—WORKING CAPITAL OF SOCIETIES ON 30TH JUNE 1953 (MADRAS STATE).

Details of progress.	Madras State Co-operative Bank.	Central Banks.	Central non-credit societies.	Central Land Mortgage Bank.	Agricultural credit societies.	Land mortgage banks.	Agricultural non-credit societies.	Total of agricultural societies.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)*
1 Number of societies	1	31	78	1	17,201	130	3,829	21,160
2 Number of members	191	24,471	27,490	680	1,536,893	158,042	684,912	2,379,853
	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
3 Paid-up share capital	17,81,000	1,62,87,796	1,13,26,256	24,69,600	2,09,30,424	42,92,603	1,40,57,932	3,92,60,959
4 Reserve fund	45,75,009	78 14,838	1,81,33,423	23,8[illegible],882	1,24,27,075	8,89,109	1,05,68,165	2,37,84,349
5 Other funds	14,84,113	56,19,815	..	9,67,596	68,72,765	2 13,670	..	70,86,635
6 Loans from Government	..	..	2,37,360	24,50,477	8,06,357	..	14,08,112	22,14,469
7 Other deposits and borrowings	3,85,70,597	13,27,35,555	2,36,36,601	18,54,023	9,67,87,638	5,52,58,036	2,23,68,907	17,44,34,551
Debentures	..	..	..	6,27,10,500	..	..	..	..
8 Working capital	9,64,10,620	21,25,03,004	5,23,33,730	7,28,31,075	13,77,24,479	6,06,54,518	1,84,22,[illegible]16	24,6[illegible],01,193
9 Divisible profits	5,54,339	13,88,650	9,30,868	3,9[illegible],020	17,73,821	2,21,000	10,0[illegible],234	29,08,195
10 Net loss	..	62,531	5,79,207	..	19,6[illegible],121	77,853	1,88,2[illegible]5	52,24,920
11 Total loans issued during the year ..	8 82,68,943	32,76,[illegible],071	4,[illegible]9,635	1,05,04,047	7,03,[illegible],320	1,94,3[illegible],8[illegible]1	1,96,[illegible],985	10,10,29,735

Details of progress.	Non-agricultural credit societies.	Non-agricultural non-credit societies.	Total of non-agricultural societies.	Supervising unions	State unions. Audit unions and federations.	State institutions	Grand total for 1952–53 (2 to 8, 9, 10, 11 to 15).	Total of last year 1951–52.
	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1 Number of societies	1,271	3,[illegible]29	4,300	263	6	1	25,850	[illegible],241
2 Number of members	697,7[illegible]	7[illegible],144	1,417,554	11,[illegible]73	2,464	61	[illegible],0[illegible]7	[illegible],721,[illegible]8
	RS.	RS.	RS.				RS.	RS.
3 Paid-up share capital	2,13,7[illegible]967	3,[illegible],655	5,79,49,622	..	..	..	1[illegible],17,63,1[illegible]1	12,17,63,1[illegible]1
4 Reserve fund	7[illegible],[illegible]436	5,61,[illegible],116	6[illegible],[illegible]2	..	..	..	12,[illegible]	11,[illegible]
5 Other funds	3[illegible],67,604		3[illegible],604	..	..	..	1[illegible]	1,[illegible]67,[illegible]
6 Loans from Government		3,31,[illegible]175	[illegible],1[illegible],17[illegible]	..	..	..	[illegible]	[illegible]
7 Other deposits and borrowings .. .	[illegible],[illegible],705	5,07,31,705	12,87,41,110	..	..	..	6[illegible]	[illegible]
Debentures	..	..	..	..	..	..	6[illegible],[illegible]19	[illegible]
8 Working capital	12,13,15,5[illegible]	13,8[illegible],4[illegible]1	23,[illegible],1[illegible]33	..	..	..	[illegible]	4[illegible]
9 Divisible profits	17,23,011	2[illegible],1[illegible]	3[illegible],192	..	..	..	[illegible]	[illegible]
10 Net loss	3 16,570	1,[illegible],35,184	1,12,51,754	..	..	..	1,[illegible]	1,[illegible]
11 Total loans issued during the year ..	10,65,42,555	65,[illegible],121	11,31,[illegible],676	..	..	..	64,[illegible]	77,1[illegible]

APPENDIX No. 1.—*General Summary of Progress of Co-operative Societies in* 1952–53—cont.

SECTION II—DEMAND, COLLECTION AND BALANCE OF PRINCIPAL AND INTEREST DUE TO SOCIETIES IN 1952–53.

1952–53.	Demand.				Collection.			
	Central banks.	Agri-cultural.	Non-agri-cultural.	Total.	Central banks	Agri-cultural	Non-agri-cultural.	Total.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	RS.		RS.	RS.	RS.	RS.	RS.	RS.
Principal including arrears	13,78,71,562	12,01,22,830	11,90,30,733	37,70,25,125	11,89,41,495	8,38,12,256	10,22,81,305	30,50,35,086
Interest due in previous years (arrear interest) .	56,994	37,62,547	14,85,753	53,05,294	10,889	18,74,551	9,56,115	28,41,555
Interest due in 1952–53 (current interest) ..	81,96,123	1,07,47,713	71,58,719	2,61,02,555	81,00,006	52,94,608	59,58,394	2,23,43,008

1952–53.	Balance.				Percentage of balance to demand.		
	Central banks.	Agri-cultural.	Non-agricultural.	Total.	Central banks.	Agri-cultural.	Non-agri-cultural.
	(10)	(11)	(12)	(13)	(14)	(15)	(16)
	RS.	RS.	RS.	RS.			
Principal including arrears	1,89,30,067	3,63,10,544	1,67,49,428	7,19,90,039	13·73	30 23	14 07
Interest due in previous years (arrear interest) ..	46,105	18,87,996	5,29,638	24,63,739	80 89	50·17	35 75
Interest due in 1952–53 (current interest) ..	96,117	24,63,105	12,00,325	37,59,547	1 17	22·98	16 77

SECTION III—DEMAND, COLLECTION AND BALANCE OF PRINCIPAL AND INTEREST DUE TO SOCIETIES IN 1951–52.

1951–52.	Demand.				Collection.			
	Central banks.	Agricultural.	Non-agricultural.	Total.	Central banks.	Agricultural.	Non-agricultural.	Total.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	RS.	RS.	RS.	RS.	RS.	RS.	RS.	RS.
Principal including arrears	12,31,34,097	11,22,88,434	11,18,13,665	35,22,36,196	11,40,09,023	8,17,92,571	9,67,85,017	29,25,86,611
Interest due in previous years (arrear interest) ..	39,583	32,29,254	12,31,496	45,00,333	8,221	14,4[illegible],247	7,46,497	22,02,965
Interest due in 1951–52 (current interest) ..	73,70,529	96,22,163	68,26,206	2,38,24,903	73,47,991	77,37,322	59,36,664	2,10,21,977

1951–52.	Balance.				Percentage of balance to demand.		
	Central banks.	Agricultural.	Non-agricultural.	Total.	Central banks	Agricultural	Non-agricultural.
	(10)	(11)	(12)	(13)	(14)	(15)	(16)
	RS	RS.	RS.	RS.			
Principal including arrears	1,41,25,074	3,04,95,803	1,50,23,648	5,[illegible],49,5[illegible]	11 0[illegible]	27 1[illegible]	1[illegible] 44
Interest due in previous years (arrear interest) ..	31,362	17,81,[illegible]07	4,[illegible]4,[illegible]	[illegible]	79 [illegible]	[illegible]	31 [illegible]
Interest due in 1951–52 (current interest) ..	[illegible]38	18,94,546	[illegible]3,542	2[illegible],[illegible]26	0 40	1 [illegible]	13 13

APPENDIX No. 2.—*Synopsis of Loans in Agricultural and Non-Agricultural Societies (other than Central Banks and Land Mortgage Banks) in 1952–53 and 1951–52.*

A. LOANS ISSUED DURING THE YEAR CLASSIFIED ACCORDING TO (*a*) PURPOSE AND (*b*) VALUE.

Classifications.	Agricultural, 1952–53.		Agricultural, 1951–52.		Non agricultural, 1952–53.		Non-agricultural, 1951–52.	
	Amount.	Percentage.	Amount.	Percentage.	Amount.	Percentage.	Amount.	Percentage.
(*a*) PURPOSE.	RS.		RS.		RS.		RS.	
For cultivation expenses	5,83,07,715	64 37	5,11,47,763	55 54	71,80,854	6·36	66,18,187	5 80
For purchase of cattle	90,00,561	9 97	1,16,76,088	12 69	9,40,594	·83	15,68,707	1 37
For paymet of Sarkar Kist	21,50,036	2 37	17,92,308	1·95	1,43,964	·13	1,08,654	0·10
For improvement to lands	41,44,949	4 57	51,70,700	5 62	7,46,230	·66	28,94,337	2 54
For purchase of raw materials	8,31,217	91	14,93,845	1 62	10,99,620	·93	17,61,156	1 54
For Trade	38,64,748	4 26	36,50,479	3 97	1,75,67,797	15 52	1,76,75,738	15 48
For Education	88 104	0·09	1,31,023	0 14	10,39 492	92	18,99,634	1 65
For building, buying or repairing houses	15,29,994	1 66	14,98,425	1 63	1,03,30,250	9 11	1,98,41,509	17 37
For manufacture and purchase of country carts	2,51,146	27	3,03,280	0 33	2,78,801	·25	2,26,163	0 20
For purchase of land	7,17,993	·79	10,19,836	1 12	12,85,485	1 14	18,07,065	1·59
For purchase of food and other necessaries of life .. .	65,68,556	7 26	94,51,790	10 30	2,84,74,197	25 17	2,59,61,059	22 73
Total of loans for productive purposes. ..	8 74,55,619	96 54	8,73,35,537	94 91	6,90,87,284	61 02	8,03,62 269	70 37
For paying off prior debts	25,11,067	2 77	33,92,582	3·69	3,05,64,146	27 03	2,49,27,693	21·83
For Marriages	1,93,645	·21	3,57,954	0 39	77,17,417	6 82	41,94,071	3·70
For other ceremonies	1,87,525	·20	1,89,609	0 20	37,22,901	3·29	13,66,474	1 20
For litigation and other non-production purposes ..	2,46,058	·28	7,53,223	0 81	20,09,928	1 84	33,03,523	2 90
Total for non-productive purposes ..	6,27,228	·69	13,00,786	1 40	1,34,50,246	11·95	88,64,068	7 80
Grand Total ..	9,05,93,914	100.00	9,20,28,905	100·00	11,31,01,676	100·00	11,41,54,030	100 00
(*b*) VALUE.								
Loans not exceeding Rs. 50	59,34,480	6·55	64,52,057	7·01	1,33,05,379	11·75	71,55,947	6·27
Loans exceeding Rs. 50 but not exceeding Rs. 100 .	1,16,55,914	12 86	1,17,06,487	12 72	1,37.77,427	12.18	1,28,33,032	11·24
Loans exceeding Rs. 100 but not exceeding Rs. 250 ..	2,46,05,429	27·16	2,60,57,392	28 32	2,40,08,343	21·25	2,34,97,205	20 58
Loans exceeding Rs. 250	4,83,98,091	53 43	4,78,12,969	51.95	6,20,10,527	54·82	7,06,67,846	61 91
Total .	9,05,93,914	100·00	9,20,28,905	100·00	11,31,01,676	100·00	11,41,54,030	100·00

B. LOANS OUTSTANDING AGAINST MEMBERS AT THE END OF THE YEAR CLASSIFIED ACCORDING TO (a) SECURITY AND (b) PERIOD.

(a) Security.								
1 Loans on the Security of deposits	2,19,632	·17	2,86,886	0·23	36,31,351	2 82	37,41,285	3 03
2 Loans on the pledge of—								
(a) Jewels	4,03,234	·31	8,89,178	0 78	91,02,419	7·06	89,49,504	7·24
(b) Standing crops	12 00,060	·93	12,03,814	1·06	2,442	..	1.09,274	0 09
(c) Produce and finished goods	93,44,703	7·25	80,71,759	6 62	9,26,493	·72	11,71,372	0·95
Total of movables (a) + (b) + (c) ..	1,09.48,047	8·49	1,05,41,651	8·41	1,00,31,354	7·78	1,02,30,150	8 28
3 Loans on mortgage of immovable properties	3,40,27,383	26 83	3,94,58,643	32 39	5,70,56,829	44 26	5,24,52,229	42·45
4 Loans on the Joint Security of one or more members ..	8,06 48,977	62 60	7,13,14.295	58 97	5,66,74,844	43 95	5,42,12,254	43 88
5 Loans on the simple bond of the borrower	24,05,810	1·86	..	..	15,44,894	1 19	29,10,552	2 36
Total (1 to 5) ..	12,88,50,209	100·00	12,19,54,580	100 00	12,89,39,272	100·00	12,35,46,470	100 00
(b) Period.								
1 Loans not exceeding one year	9,44 83,985	73 30	8,70,26,220	71·36	3,13,62,561	24 32	3,26,66,951	26 44
2 Loans exceeding one year but not exceeding three years.	2,08,58,265	16 19	2 27,38,694	18·65	5,20,56,730	40 37	4,30 92,187	34·88
3 Loans exceeding three years but not exceeding five years.	1,24,18,504	9·63	1,08,63,797	8 90	1,37,80,931	10 69	1,87,18,056	15 50
4 Loans exceeding five years	11,39,542	·88	13 25,929	1·09	3,17,39,047	24 62	2,88,33,246	23·18
Total (1 to 4) ..	12,88,50,209	100·00	12,19,54,580	100·00	12,89,39,272	100 00	12,35,46,470	100 00

APPENDIX No. 3.—*Percentage of overdues to individual Central Banks towards principal, arrear interest and current interest for 1952–53.*

Serial number and name of the Central Bank.	Percentage of principal overdue to demand.		Percentage of interest overdue to demand.	
	Long term.	Short term.	Arrear.	Currrent.
(1)	(2)	(3)	(4)	(5)
Andhra.				
1 Anantapur Co-operative Central Bank	35·54	15·23	..	..
2 Chittoor District Co-operative Central Bank	55·03	22·62	..	..
3 Cuddapah Co-operative Central Bank	83·34	63·58	84·81	10·17
4 Rajahmundry Co-operative Central Bank	24·88	10·32	..	..
5 Kakinada Co-operative Central Bank	..	13·15	..	1·10
6 Ramachandrapuram Co-operative Central Bank ..	10·25	6·51	..	..
7 Srikonaseema Co-operative Central Bank	17·37	6·82	..	..
8 West Godavari Co-operative Central Bank	21·02	16·59	26·53	·64
9 Guntur Co-operative Central Bank	24·73	26·21	..	..
10 Krishna District Co-operative Central Bank	21·18	17·66	..	..
11 Vijayavada Co-operative Central Bank	12·56	10·29	..	..
12 Kurnool District Co-operative Central Bank	34·13	7·10	..	..
13 Nellore District Co-operative Central Bank	57·33	21·97	..	..
14 Vizianagaram Co-operative Central Bank	39·58	12·56	..	..
15 Srikakulam Co-operative Central Bank	22·34	59·66	81·58	18 12
Residuary.				
16 North Arcot Co-operative Central Bank	54·77	8·33	..	..
17 South Arcot District Co-operative Central Bank ..	40·20	14·99	..	..
18 Chingleput Co-operative Central Bank	16·42	0·15	..	..
19 Coimbatore District Co-operative Central Bank ..	11·21	2·45	..	..
20 South Kanara Co-operative Central Bank	4·81	7·3	..	..
21 Madras District Co-operative Central Bank	1·54	..	..	..
22 Madurai District Co-operative Central Bank	7·93	10·04	..	..
23 Malabar District Co-operative Central Bank	0·58	0·14	..	..
24 Ramanathapuram District Co-operative Central Bank.	49·09	19·29	..	1·17
25 Salem District Co-operative Central Bank	0·47	1·11	..	..
26 Tanjore District Co-operative Central Bank	17·45	9·49	..	..
27 Kumbakonam Co-operative Central Bank	1·03	0·88	..	..
28 Tirunelveli District Co-operative Central Bank ..	..	..	..	..
29 Tiruchirappalli District Co-operative Central Bank ..	..	..	..	..
30 Pudukkottai Co-operative Central Bank	41·55	11·58	..	..
Mysore.				
31 Bellary Co-operative Central Bank	55·33	19·01	..	0·64
State Average ..	12·48	22·51	80·39	1·17

APPENDIX No. 4—SECTION I (*a*).

APPENDIX No. 4—SECTION I (a).—*Demand, Balance and Percentage of loans due by members to Land Mortgage Banks*, 1952–53.

Districts.	Principal.			Interest. Arrear interest.			Interest. Current interest.		
	Demand.	Balance.	Percentage.	Demand.	Balance.	Percentage.	Demand.	Balance.	Percentage.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Andhra.	RS.	RS.		RS.	RS.		RS.	RS.	
Anantapur	50,393	8,963	17·78	7,968	..	..	40,125	7,592	18 92
Chittoor	53,421	7,423	13 90	5,219	50	·95	49,633	5,555	11·19
Cuddapah	66,890	21,033	31 44	13,891	2,715	19·5	47,326	13,2[illegible]	28 02
Rajahmundry	1,88,483	4,095	2·17	2,551	..	..	1,09,336	2,8[illegible]3	·26
Kakinada	1,43,573	1,582	1 10	..	..	..	1,77,793	1,177	·66
Eluru	90,254	1,991	2·20	..	..	..			..
Bhimavaram	1,67.903	12,710	7·57	715	..	..	1,24,024	142	11
Guntur	20,603	..	..	13	13	100·0	12,001	165	1·37
Bapatla	1,32,848	546	0·40	1,012	..	..	1,06,531	2,193	2 06
Vijayavada	71,451	693	0·97	107	..	..	93,615	768	·82
Machilipatnam.. ..	1,03,664	3,892	3·75	2,716	18	·66	97,728	1,898	1·94
Kurnool	42,438	4,186	9 86	31,287	..	..	12,092	2,419	20·01
Nellore, North	20,640	1,120	5 42	149	101	67·78	27,795	5,768	20·75
Nellore, South	83,194	24,422	29·36	6,261	..	..	37,824	2,287	6·05
Visakhapatnam ..	1,01,543	11,142	10·97	5,148	4.934	95·93	93.662	2,409	2·56
Srikakulam	73,212	7,948	10·85	4 819	275	·57	71,794	7,144	7·9
Total ..	14,10,510	1,11,746	7·94	81,859	8,106	9 9	11,01,279	55,625	4·98
Residuary.									
Vellore, North	83,017	15,425	18·58	8,318	4,088	49·16	71,477	5,025	7·03
Vellore, South	65,908	15,640	23·73	6,165	3,035	49·21	62,083	5,424	8·74
Cuddalore	91,403	704	·77	2,098	..	..	83,347	2,030	2 44
Tirukkoilur	33,232	19,254	57·93	991	991	100·00	19,382	303	1·56
Chingleput	1,27,810	47,461	37·14	6,975	2,769	39·7	85,067	5,858	6·89
Tiruvallur	28,716	3,539	12·4	720	..	..	35,056	2,669	7·61
Coimbatore	2,67,327	7,080	2·65	..	..	..	2,59,299	5,452	2·1
Erode	1,85,578	21,352	11·51	13,201	3,584	27·15	1,73.492	14,545	8·39
Mangalore	16,420	..	..	4,164	..	..	9,988	..	..
Kasargode	21,046	..	..	..	..	..	16,107	..	..

Madras	..	..	..	..	..	..	..	..	..
Madurai	79,248	2,666	34	..	..	..	43 727	1,608	3·68
Dindigul	1,50,841	22,501	15·01	4,967	1 4·4	29 47	78,644	16,793	21·51
Malabar, North ..	34 615	1,748	·45	158	94	59 48	30,069	1,158	3 86
Malabar, South ..	17,460	1,678	96	735	.	..	8,969	1,331	14·79
Nilgiris	17,451	1,101	·63	372	.	.	22,152	1,525	5·57
Ramanathapuram ..	30,432	10,303	·34	356	375	100·00	29,253	1,806	6 15
Salem	1,05,748	821	·78	439	..	..	1,06,124	515	48
Dharmapuri	41,196	316	·77	27	..	..	49,576	234	·47
Tanjore	62,638	11,343	18·1	1,439	314	21·82	36,677	2,242	6·1
Kumbakonam	1,39,060	5,428	3·9	144	114	62 88	1,30,903	1,439	1 09
Tirunelveli .. .	24,880	860	3·46	433	..	..	31,855	43	·14
Tuticorin	27,423	1,540	5·71	488	328	67·22	0,904	1,120	7 77
Tiruchirappalli, North..	34,947	202	·58	.	.	.	50,548	171	·34
Tiruchirappalli, South.	30,617		..	..	..	..	42,518	90	·21
Total .	17,16,953	1,91,082	8·84	32,192	17,139	32 83	14,97,183	71,675	4·75
Mysore.									
Bellary	19,443	..	..	..	.	.	..	..	..
Grand total .	31,46,906	3,02,925	9 62	1,34,051	27,245	18 84	25,08,162	1,27,0[illegible]	4 9

APPENDIX No. 4—SECTION I (b)—*Demand Balance and Percentage of loans due by members of Agricultural Credit Societies (excluding Land Mortgage Bank), 1951–52 and 1952–53*

Circle.	Out of principal											
	1951–52						1952–53					
	Long term			Short term			Long term			Short term		
	Demand	Balance	Percentage	Demand	Balance	Percentage	Demand	Balance	Percentage	Demand	Balance	Percentage
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Andhra.	RS.	RS		RS.	RS		RS.	RS		RS	RS	
Anantapur	6,45,657	4,15,671	64 37	6,66,250	3,38,385	50 75	9,51 267	7 32,[illegible] 38	76 85	10,[illegible] ,83	7,02 00[illegible]	67 89
Chittoor	2,92,346	1,94,159	66 41	5,72,640	3 44,630	60 1	4 78 83[illegible]	2 54,07[illegible]	[illegible] 06	14,7 ,87[illegible]	[illegible] 6 164	[illegible]9 13
Cuddapah	2,18,393	1,82,6 3	83 67	19,72,209	15,72 915	79 75	2 9[illegible] 600	2,50 507	8[illegible] 09	1[illegible] (3 [illegible]67	16 3[illegible] 117	83 [illegible]1
Rajahmundry	2,94,290	91,914	31 24	36,61,099	8,86,083	24 20	4 18 766	1,83 179	43 73	[illegible] 7 [illegible]14	11 91,[illegible]93	30 [illegible]
Kakinada	6,91,270	3,66,619	53 30	43,40,136	8,28,087	18 84	5 9[illegible],258	1,59 852	26 99	9, 1,[illegible]	7,38,03[illegible]	16 97
Eluru	3,03,152	1,39,506	46 02	53,44,872	11,55,846	21 61	1,0[illegible] 799	33 723	31 02	13,42 00	7,84,061	23 47
Bhimavaram							52,2[illegible]0	20 932	40 05	22,17 737	4,93,377	22 25
Guntur	1,19,820	53,678	44 79	15,64,439	5,96,419	38 10	9[illegible] 147	69 283	77 71	23 50 183	14 18,254	60 34
Bapatla	1,14,952	52,292	45 49	12,78,781	3,68,133	28 77	1,10 387	48,389	43 26	14 61,[illegible]19	4,24,389	[illegible]9 24
Vijayavada	79 791	41,752	52 33	64 60,733	11,66,569	18 05	81,450	15 231	18 69	73,[illegible]8 6[illegible]0	11 22,449	15 25
Machilipatnam	55,949	31,873	56 96	34,46,106	14,13,118	41 0[illegible]	38,383	16,360	42 63	31,46 209	10 45,587	33 22
Kurnool	2,14,003	1,73,082	80 88	3,19,813	1,46,635	45 8[illegible]	3,16,552	2,02 872	64 07	4,75 123	2 41 [illegible]65	50 89
Nellore North	95,706	52,357	54 70	5,94,966	1,97,501	33 28	84,694	54,894	64 88	9,47 541	4 2[illegible] 770	44 93
Nellore, South	85,029	58,871	69 23	6,93,327	25,631	3 70	94,719	54,040	57 07	10,47,244	5,26 710	50 30
Visakhapatnam	1,060	1,060	100 00	50,52,265	11,24,270	22 25	503	503	100 00	42,40,[illegible]52	9,33 9[illegible]5	22 03
Srikakulam	11,138	9,858	88·50	37,07,290	13,04,163	35 17	10,135	9,889	97 63	31,22 31[illegible]	12 10 281	38 76
Total ..	32,22,556	18,65,365	57 88	3,96,74,926	1,14,68,385	28 90	37,27 749	21,06 349	56 37	4,20,20 071	1,34,74,602	32 06
Residuary.												
Nellore, North	7,22,663	4,04,889	56 02	4,37,579	1,83,449	41 91	13,31,539	8 72,472	66 54	6,85,921	4 25,630	62 04
Nellore, South	7,67,766	4,49,102	58 46	4 66,453	1,86,998	40 09	10 06,867	7,18,687	71 47	5,10,951	2,63,101	57 50
Cuddalore	1,51,687	1,15,373	76 06	12,36,790	5,00,807	40 49	1,23,938	86,578	69 87	14,63,145	6,55,549	14 79
Tirukkoilur	1,43,576	1,16,710	81 29	10,56,278	4,91,166	46 49	1,16,242	89,861	77 32	12,26,147	5,35,399	43 66
Chingleput	8,47,464	4,67,230	55 13	3,56,304	84,317	23 66	8,96,002	3,88,567	43 36	3,46,946	65,668	18 92

vallur	2,33,719	1,36,911	58 58	21,290	19,163	90 01	2,77,576	1,59,015	57 23	25,753	15,640	60 73
batore	8,53 816	3 17 037	3 91	20 35 406	3,86 512	19 02	10 78 820	4,6 489	43 55	2 ,26,001	6 03,657	27 11
a	12 89,702	3,31 534	25 61	15,75,858	2,47 680	15 72	14,24,200	4,95,213	34 77	19,19 609	4,21 76	22 41
alore	72,942	14 842	20 35	10 70 666	2,12,083	22 61	2 637	15,302	57 45	11 83 45	2 64 056	22 31
ragode	8,861	1,983	22 38	12,71,408	1,72 1	13 53	3,59	100	1 73	13 44,863	1,92,592	1 2
as	10 986	10 815	8 44	3,572	3,268	91 78	9,718	9,531	97 02	3 48	1,248	100 00
rai	8 19 137	1 67 286	20 65	18 91 407	2,99,426	21 65	8,99 076	4,49 0 6	41 34	15 51 908	6 61	42 98
gul	7,69,705	2,15,7 0	28 04	24,36,350	3,53,236	14 38	9,54,487	1,35,172	14 15	29, 0,100	1,92, 62	6 18
ar, North.	2 81,1 3	83 624	2 74	3 31,791	1 31 6 9	39 68	2 91 762	78 924	27 1	9 026	67, 37	1 49
ar, South	3,71,4 4	86,391	23 79	5, 5 0 4	1 12,9 2	24 03	5,7 ,413	1, 0,564	9 71	8,73 9 6	2 17 116	2 86
is	1,19 327	31 584	26 72	1 41 1 6	1 04 1 9	7 74	,12 3 3	87 210	41 08	17 5 122	2 1 7	6 12
athapuram	14,5 2,584	8,75 18	60 8	19 73 4 6	7,44 103	37 70	1 4 356	9,6 8 613	67 04	18 38,1 3	9 11,84	49 61
	5 2,773	1 50 747	2 32	21 18 9	3 90 0 5	18 12	24 10	1 28 4 7	53 3	3 0 61	3 0,6 3	23 90
napuri	4 9 ,705	1, ,654	38 8	14,33,443	4, 1, 53	53 68	4,03,422	2,10,5 7	54 51	18 1 1	6 57 82	34 7
e	4,0 5 5	2 34 943	62 5	3 5 93	8 36 973	5	1 8	1 18 464	26	4 0 8	8 16 627	23 3
alkonam	10,50,428	5 0 605	17 90	9,91 548	17	32 87	12 32 5	1 0 68	5 1	2 12	1 35	7 56
ilveli	57 330	20,372	35 5	6 59,7	74,476	10 79	1 407	16 583	3	8 8 9	1 26 4	1 71
rm	12,113	26	4 17	1 8 2	1,10 374	7 9	42,817	12,425	3 18	14 52 400	0,	1 1
rappalli, h.	11,42 373	3,65 976	26 78	2 9 7	47 6 6	16 53	12 99 520	4 0 5	51 70	5 5, 21	5 5	18 7
rappalli, h.	1 ,09,038	3,96,902	25 17	8 05,241	1,60,320	2 20	14,30,18	4,30,615	3 11	1 20 1 8	8, 22	26 1
tal	1,40,73,697	56,62,254	40 26	2,8 51 624	64,60,433	2 55 1,	6 16,774	71,84,35	46 02	3 33 55 75	5 24 16	5 53
ipore.	3,8 850	2 13,42	5 31	14,05 073	6 287	42 29	3 26 684	1 9 105	58 1	16 8 3	8,80 94	52 16
otal.	1,76,82,103	77,41,041	43 78	6, 8,21,633	1,85,61,104	6 58	1,95,71 07	94,43,611	48 29	7,7 6,211	2 25,7 163	3 5

APPENDIX No. 4—SECTION I (*b*).—*Demand, Balance and Percentage of loans due by members of Non-agricultural Credit Societies, 1951–52 and 1952–53.*

Districts.	Out of principal.											
	1951–52.						1952–53.					
	Long term.			Short term.			Long term.			Short term.		
	Demand.	Balance.	Percentage.	Demand.	Balance.	Percentage.	Demand.	Balance.	Percentage	Demand.	Balance.	Percentage.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
	RS.	RS.		RS.	RS.		RS.	RS.		RS.	RS.	
Andhra.												
Anantapur ..	9,34,173	4,83,804	51 80	20,35,951	5,49,021	26·97	7,81,887	2,36,952	30 21	18,33,648	2,88,381	15·73
Chittoor ..	8,09,483	..	..	23,20,276	20	..	16,37,236	8,68,576	52 93	20,61 202	1,58,594	7 69
Cuddapah ..	2,77,048	1,36,363	49 23	6,81,091	2,40,519	35·32	5 62,130	3,56,733	63 46	6,47,038	2,53,933	39 23
Rajahmundry ..	3,04,392	62,477	20·52	6,22,438	1,56,766	25 20	3,12,492	95,196	29·77	6,94,352	1,76,429	25 40
Kakinada ..	1,62,581	57,823	35·56	3,63,415	1,13,094	31·15	2,29,178	1,07,773	47·01	3,77,929	1,84,910	48·94
Eluru	97,173	29,699	30 55	7,08,455	1,59,840	22 58	46,078	22,733	49 29	4,01,353	1,48,782	37 06
Bhimavaram ..	..	..		..	..	..	33,465	13,778	41·15	2,54,760	90,672	35 59
Guntur ..	2,09,050	45,793	21 90	84,653	16,201	19 16	1,17,424	11,701	9 98	2,13,136	48,328	22 68
Bapatla ..	5,96,944	2,17,625	36·46	7,21,223	1,37,716	19·10	6,92,205	2,83,186	40·91	7,07,436	1,29,608	18·32
Vijayavada .	2,70,235	1,08,661	40·24	3,70,394	1,09,786	29·67	3,12,170	1,22,948	39 39	3,32,347	1,06,106	31 93
Machilipatnam..	4,30,644	1,64,431	38·24	8,21,058	1,51,037	18 40	4,03,691	1,24,741	26 89	8,33,403	1,26,961	15·23
Kurnool ..	3,77,576	2,11,861	56·84	1,32,424	25,001	18 88	3,15,335	1,91,058	60 57	1,24,552	5,867	20·77
Nellore, North .	34,896	21,791	62 44	39,628	12,146	30 67	40,677	29 472	72 44	42,006	14,352	34 65
Nellore, South ..	2,69,949	97,418	36·09	4,14,753	86,979	20 97	3,15,309	1,31,374	41·65	4,82,403	58,642	12·15
Visakhapatnam.	14,99 030	3,91,302	26 10	24,35,165	4,50,153	18·49	16,79,715	4,53,597	27 02	24,01 002	6,45,246	26 87
Srikakulam ..	1,10,358	52 369	47·43	6,43,414	2,28,111	35·48	1,84,985	87,333	47·23	5,64,221	2,19,506	38·90
Total ..	63,83,532	20,81,417	32·61	1,23,94,338	24,36,390	19·65	77,23,977	31,37,151	40·61	1,19,70,788	26,76,517	22 36
Railway.												
Vellore, North	11,36,301	1,78,848	15·74	22,01,002	1,61,392	7 34	13,32,418	3,44,905	25 89	17,62,961	1,44,743	8·21
Vellore, South ..	4,65,592	94,294	20·25	10,44,001	1,28,382	12 30	3,96,385	1,19,905	30·07	10,70,989	89,270	8·34
Cuddalore ..	9,40,044	1,39,325	14·82	7,29,932	91,438	12 53	7,71,319	1,39,870	18 12	6,95,009	1,10,679	15 92
Tirukkoyilur ..	1,98,272	52,663	26·56	9,82,341	57,560	5·86	3,09,711	1,56,738	50·53	13,52,866	5,12,588	37·9
Chingleput ..	6,51,564	1,43,799	22 06	9,84,988	72,406	7 35	6,92,489	1,55,072	22·39	9,41,130	97,824	10·4

Tiruvallur ..	3,86,676	66,706	17·25	7,32,566	14,212	1·94	1,33,793	60,294	45·11	5,05,613	24,012	2·11
Coimbatore ..	9,66,310	34,452	3 59	23 72,098	66,262	2 79	10,83,082	63,266	5 84	23 61,087	33,403	1 41
Erode	6,10,766	44,162	7·23	10,32,292	13,593	1·31	6,94,263	56,919	8·19	12,23,339	15,466	1·26
Mangalore ..	13,15,582	77,940	5·92	19,74,447	2,05,399	10·41	8,14,957	1,39,638	16·76	22,70,808	2 45,612	10·82
Kasaragod	2,24,368	34,779	15 50	16,63,463	56,861	3·42	2,24,594	44,354	19·75	14,51,211	5 5,034	3·79
Madras	2,29,19,620	9 02,905	3 94	31,46,740	41,038	1·30	2,73 48,285	9,80,625	5 57	37 27,991	10 443	1 62
Madurai .	12,01,057	3,57,985	27 73	24.37 658	3,28,141	13 46	11,94,306	2,78,842	23 35	22 8 236	2,29,359	10 02
Dindigul .	8,77,518	3,17,323	36·14	30,27,327	7,70,819	25·46	10,19,401	3,75, 71	3 [illegible]0	2[illegible] 30,051	4,0[illegible]8 0	13·86
Malabar, North.	8,61,752	1,52,356	17 68	19,42,486	5,22,277	26 89	9,45,471	1 80,978	19 1	23 50,391	2 [illegible],040	11 4
Malabar, South.	10,32,444	1,66,947	15 87	23.96,472	2,69,212	11·24	11,19,595	1, 6,980	13·13	28,9 ,[illegible]31	3,10,918	10·93
Nilgiris ..	1,39,959	3,343	2 39	18,60.709	6,498	0 36	3.46 453	18 800	5 43	13 42,362	13,087	0 97
Ramanathapuram.	10 08,025	4,03,672	40·05	25,26 383	10,30,262	40 72	7.7[illegible] 781	3,[illegible]8,357	50 05	23,70 787	3,9[illegible],643	16 82
Salem	11,20,989	1,66,054	14 81	25 92,705	1,72,228	6 55	10,54,374	1 73,737	16 48	22 51,[illegible]77	1,[illegible]7 471	8 32
Dharmapuri ..	6,23,751	83,142	13·33	11,85,576	53,397	4 50	6,48,854	1,23,510	19 08	12, [illegible],319	1,21,7[illegible]5	9·94
Tanjore ..	10 60,816	3 73,361	35 19	12 81,250	1,[illegible]6 27	9 [illegible]5	9,92,628	4,14,113	41 72	13 54,150	1,[illegible]3,107	10 57
Kumbakonam .	7,62,106	1,42,568	18·71	9,31,690	1,26 162	13 75	8,87,[illegible]35	1,93,110	21·76	10 [illegible]3,4[illegible]3	1,[illegible]3 5[illegible]3	14 [illegible]3
Tirunelveli	5,42,190	78 847	14 54	9,[illegible]2 756	73,0[illegible]4	7 92	[illegible] 42 084	1,03,802	19 1[illegible]	1 10 584	7[illegible] 77	6 87
Tuticorin ..	8,37,909	1,96,080	23·39	6,[illegible]8,095	74 989	10·90	9,11,496	2,10, 85	2[illegible]12	[illegible],17,6 2	70,700	10 91
Tiruchirappalli, North.	75,42,012	2,[illegible]0,815	3 19	13,71 492	45.009	3 2[illegible]	[illegible],21,109	1,86 697	2 11	13,71 470	[illegible],[illegible]	[illegible] 7[illegible]
Tiruchirappalli, South.	4,0[illegible],539	1 54,094	37 6[illegible]	9,95,9[illegible]6	[illegible]7,576	6 79	7,13,717	4,72,131	[illegible]6 15	9,8[illegible],772	2,[illegible],[illegible]02	21 04
Total ..	4,79,38,192	46 66,480	9 61	4,09,64,525	45,79,124	11 17	5,58 64 860	57,30,75[illegible]	10 [illegible]	4,1[illegible] 12 [illegible]31	10 25 372	9 [illegible]
Mysore.												
Bellary	7,93,087	3,75,529	47 35	7,94,447	2,02 093	25 45	6,46,244	2,40,664	37 15	[illegible]6 [illegible]78	1 35 811	24 7[illegible]
Grand total ..	5,51,14,811	70,63,3[illegible]7	12 72	5,41,53,310	72,14 907	13 42	6,21,75,081	89,08,574	14 34	5,40,30 3[illegible]	68,35 200	12 6[illegible]

APPENDIX No. 4—SECTION I (b)—*Demand, Balance and Percentage of interest due by members of Agricultural Credit Societies (excluding Land Mortgage Banks), 1951–52 and 1952–53.*

Name of circle	Out of interest overdue at the end of the previous year (arrears)						Out of interest accrued and fallen due during the year (current)					
	1951–52			1952–53			1951–52			1952–53		
	Demand	Balance	Percentage	Demand	Balance	Percentage	Demand	Balance	Percentage	Demand	Balance	Percentage
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
	RS.	RS		RS	RS		RS.	RS.		RS	RS.	
Andhra.												
Anantapur	60,189	32,122	53 37	88,194	53 081	60 19	1,07,249	41 882	39 08	1,62,599	56 065	34 49
Chittoor	13,359	6 262	46 87	58,868	26,639	45 04	80,621	28,324	35 11	1,37 910	31,223	22 64
Cuddapah	1,00,041	59,614	59 60	1,71 361	1,05 110	61 35	89,303	63,528	71 10	1,54 114	1,22 463	79 43
Rajahmundry	91,284	40 212	44 01	1,04,081	61,354	43 83	3,45 992	99 869	28 87	3 72 805	82,224	22 06
Kakinada	1,56,868	33,562	21 41	75,594	31,562	41 76	2,17,911	42,032	19 21	2 90,941	35,797	11 93
Eluru	91,359	27,376	30 00	64 807	8,268	12 76	3,75,587	69 929	18 61	1,76 669	36 661	20 76
Bhimavaram				59,584	17,587	29 50				1,96 184	45,409	23 15
Guntur	33,898	16,156	48 50	51 924	24,538	47 24	1,09,866	30 801	28 02	1,59,787	79 086	49 82
Bapatla	18,833	7,972	42 32	45,367	17 521	38 62	79,426	20,792	26 19	1,11 027	25,893	23 32
Vijayavada	75,433	16,293	21 62	90,078	20,792	23 09	4,98,840	87 562	20 43	5 78,397	93 561	16 18
Machilipatnam	1,35,024	68 581	50 80	1 70 041	63,716	37 40	2,33,297	1,06,635	45 92	2,26,760	67,932	29 96
Kurnool	35,894	24,789	69 08	46,683	12 267	26 26	37,905	13,743	36 15	64,218	37,627	58 59
Nellore, North	24,762	17 419	70 16	29,959	14,684	49 01	34,478	12 540	36 23	71 669	33 529	46 77
Nellore, South	53,994	36,773	68 15	74 128	50,801	68 55	54,001	37,355	69 26	54,920	28,943	52 69
Visakhapatnam	58,182	42,091	72 33	88,895	50,203	56 48	3,63,819	62 277	17 12	3,23,573	59 738	18 46
Srikakulam	1,10,769	67,211	60 65	47,420	28 774	60 67	2,73,820	73,119	26 69	1,23 698	29,830	24 17
Total	10,59,889	4,96,433	46 79	13,02,984	5,86,897	45 07	28,32,115	7,90,388	27 91	32,14,271	8 66,484	26 96
Residuary.												
Vellore, North	51,831	30,927	59 71	84,450	35 616	42·16	1,21,050	43,243	35 70	2,36 410	82,840	35 04
Vellore, South	69,565	39,757	57 15	94,681	38,323	40·47	1,05,988	42,286	39 90	1,42,309	61,178	42 98
Cuddalore	1,31,910	1,13,667	86 36	1,55,748	1,23 630	79 21	79,349	24,850	31 27	1,00,322	37 895	37 78
Tirukkoyilur	57,607	44,070	76 38	70,835	51,334	72 47	78,136	22,982	29 45	1,05,459	31,235	29 7
Chingleput	88,399	50,725	87 35	96,874	44,362	45 80	1,31,345	47,410	36 10	1,38,842	50,712	36 54

Tiruvellore ..	54,978	40,365	73 45	39,740	22,380	56 31	36,357	16,395	45 18	37,824	22,207	58 7
Coimbatore .	1,11,248	57,080	51 35	1,13,826	49 224	43 25	2,57,801	54,910	21 29	2,49,380	69 147	27 73
Erode ..	58,908	26,143	44 31	78,445	32,835	41 86	2,89,244	51,426	17·08	3,42,534	92,925	27 13
Mangalore .	33,790	19,497	57 70	40,299	17,397	43 16	63,833	10,353	16 29	70,663	12,307	17 41
Kasaragod ..	13,656	7,728	56 59	15,187	4,307	28 37	69,671	11,251	16 21	81,303	14,638	18·01
Madras	8,908	8,474	95 13	8,921	8,400	94 17	257	257	100 00	827	827	100·00
Madurai	46,340	17,512	37 79	62,132	28,653	46 13	2,13,760	44,215	20 67	1,96 694	47,540	24 02
Dindigul ..	52,388	37,013	70 61	53,731	15,301	28 47	2,79,855	16,718	5 96	2,75,840	2,06 802	74 99
Malabar, North	25,027	13,193	52 80	25,024	17,073	68 23	29,745	7,525	25 31	60,677	8,146	13 43
Malabar, South	19,057	9,196	48 25	30,299	12,630	41 7	82,090	14,661	17 90	99,677	22,210	22 26
Nilgiris	26,274	15 724	59 69	27,171	15,532	57 15	1,02,018	11,447	11 17	1,21,823	28,543	23 43
Ramanathapuram ..	1,81 625	85,783	47·24	2,01,250	1,30,370	64 76	2,76,830	72,825	26 30	2,26,236	88,789	39 24
Salem	48,282	11,164	23 18	45,761	11,115	24 28	1,83,988	29,471	16 03	2 78 239	53 025	19 78
Dharmapuri ..	58,461	16,569	28 37	62,123	25,497	41 03	1,20,542	38,880	32 28	1,87,881	56,109	29 88
Tanjore .	2,12,430	1,82,183	85 85	2,27,712	1,82,092	79 93	2 63,283	54 540	20 69	2,20 907	78,000	26 [illegible]
Kumbakonam ..	1,58,405	1,30,169	82 28	1,46,370	1,03,866	70 94	1,47,749	70,417	47 66	1,15 103	37,483	32 6
Tirunelveli ..	24,541	20,396	83 26	29,297	22 752	77 57	51,397	4,823	9 37	66,127	6 865	10 39
Tuticorin ..	23,109	11,323	48 91	16,453	11,553	70 21	95,057	10,073	10 62	1,13 445	5,717	5 04
Tiruchirappalli, North	72,231	37 370	51 80	68,398	24,934	36 45	1,80,324	34,478	19 13	1 96,923	44 649	22 68
Tiruchirappalli, South	65,433	29,954	45 72	93,123	36,896	39 62	2,62,578	49,204	18 74	2 87 488	54 118	18 82
Total ..	16,94,403	10,55,987	62 27	18,87,850	10,66,072	56 48	35,22 247	7,84,640	22 28	39,52,933	11 96 407	30 26
Mysore.												
Bellary ..	1,07,020	46,782	43 74	42,569	24,506	57 57	74,822	25,732	34 35	77 382	23,169	29 93
Grand total ..	28,61,312	15,99,202	58·29	32,33,403	16,77,475	51 87	64,29,184	16,00,760	24 90	72,44 586	20,86,060	28 8

APPENDIX No. 4—SECTION I (*b*).—*Non-Agricultural Credit Societies—Interest Arrears. Interest Current,* 1951–52 *and* 1952–53.

Circles.	Out of the interest overdue at the end of the previous year (arrears).						Out of the interest accrued and fallen due during the year (current).					
	1951–52.			1952–53.			1951–52.			1952–53.		
	Demand.	Balance.	Percentage.	Demand.	Balance.	Percentage.	Demand.	Balance.	Percentage.	Demand.	Balance.	Percentage.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
	RS.	RS.		RS.	RS.		RS.	RS.		RS.	RS.	
Andhra.												
Anantapur ..	21,251	5,626	26·41	25,968	15,755	60 67	1,37,800	19,439	13 77	1,43,250	13,053	9 11
Chittoor ..	54,259	20,046	36 90	81,352	46,118	57·66	2,11,453	60,085	29 43	2,65,728	58,932	22·18
Cuddapah ..	46,789	27,348	58·54	49,907	32,393	64·91	69,836	25,658	36·80	76,417	33,676	44 06
Rajahmundry ..	9,838	4,094	41·83	11,720	4,689	40·00	70,077	7,626	10·85	68,235	8,592	12 59
Kakinada ..	20,148	6,388	31·84	23,802	7,058	29·66	42,743	13,366	31·38	48,056	18,636	38 78
Eluru	40,541	18,294	45·18	13,266	4,029	30 38	41,899	12,562	30 07	23,981	6,271	26 15
Bhimavaram ..	..	..	..	8,211	3,561	43 36	..			27,668	7,765	28·08
Guntur	4,428	1,350	30 47	3,497	548	15 67	13,744	3,319	24 09	18,775	5,528	29 45
Bapatla ..	23,421	1,809	7·73	41,899	14,089	33·61	1,43,585	37,864	26 39	1,21,519	22,271	18 33
Vijayavada ..	5,753	2,248	39 13	7,509	3,290	43 81	43,388	2,029	4 60	48,133	6,033	12 53
Machilipatnam.	25,660	12,962	50·78	31,923	12,932	40 51	69,925	17,758	25 32	72,665	14,795	20 35
Kurnool ..	16,179	8,996	55·62	17,657	5,300	30 03	36,914	6,866	18·69	52,472	24,834	47 33
Nellore, North.	8,675	7,071	81·54	8,412	7,025	83 51	3,472	1,341	37·14	5 186	2,887	55 68
Nellore, South.	18,238	9,012	49·42	18,034	2,569	14·24	34,676	9,022	25 93	38,697	21,365	55 21
Visakhapatnam.	42,944	21,488	50·11	41,647	23,905	57·54	2,19,962	15,628	7·09	2,57,418	36,016	13·99
Srikakulam ..	6,369	2,205	65·57	21,762	10,913	50·13	62,233	17,549	28·13	55,016	12,997	23·61
Total ..	3,44,493	1,48,937	43·23	4,06,466	1,94,974	47·96	12,01,707	2,50,112	20·81	13,23,216	2,93,651	22 2
Residuary.												
Vellore (North).	17,822	8,101	45·50	25,247	2,997	11·88	1,32,326	11,777	9 09	1,39,286	21,305	15 3
Vellore (South).	3,734	868	23.27	5,726	1,529	26·70	79,668	5,217	6·52	81,267	3,742	4 61
Cuddalore ..	10,504	5,837	55·24	12,882	8,707	67·63	67,395	6,398	9·49	68,318	5,776	8·46
Tirukkoyilur ..	8,707	2,914	33·33	15,109	3,421	22·66	67,363	12,716	18·84	77,923	12,156	15 60
Chingleput ..	17,609	1,666	9·66	18,872	3,692	19·56	98,802	12,057	12·24	1,07,436	10,015	9·32

Tiruvallur ..	4,869	300	6·16	6,113	1,065	17·42	38,387	2,512	6 51	27,031	5,098	18 86
Coimbatore ..	9,344	7,492	80 64	15,974	7,402	46 34	1,76,823	5,270	2 99	2,25,770	9,540	4·23
Erode	7,233	4,449	61·11	7,963	2,502	31·42	1,34,011	3,323	2 43	1,47,304	5,550	3·77
Mangalore ..	34,470	10,105	29·27	46,971	27,163	57·81	1,22,923	37,929	30 83	1,49,923	30,212	18·92
Kasaragod ..	3,605	1,268	35·28	8,338	1,635	19·62	69,658	3,219	4 59	79,683	8,071	10·14
Madras	1,43,708	75,092	52·26	1,85,825	64,064	34 48	13,30,885	1,10,416	8·26	15,07,352	1,54,053	10·22
Madurai ..	29,552	11,585	39·32	44,307	14,597	32·94	1,82,572	25,587	13·73	1,76,644	27,610	15 63
Dindigul ..	73,841	31,199	42·22	69,942	23,605	33·75	2,16,309	38,743	18·26	2,03,433	63,258	31·1
Malabar, North.	38,930	9,840	25·27	37,273	24,895	66·81	1,34,017	21,231	15·82	1,68,153	14,469	8·6
Malabar, South.	29,785	7,382	24 78	53,349	24,440	45·82	1,57,491	25,429	16 12	2,31,061	59,810	25·89
Nilgiris	1,198	891	74·37	5,416	4,010	74 51	48,896	555	1·13	53,600	1,299	2·42
Ramanathapuram.	91,677	24,843	30·35	1,07,088	38,975	36 42	1,49,593	56,543	37·09	1,67,643	62,950	37·56
Salem	18,457	7,156	38·78	27,793	12,323	44 33	1,67,857	18,669	11 14	1,62,953	17,561	10 95
Dharmapuri ..	7,189	1,959	27 07	12,738	5,703	47 27	85,827	8,991	10 54	94,197	7,958	[illegible]
Tanjore ..	45,782	31,256	68·34	44,759	29,885	66 77	1,36,771	17,607	[illegible]	[illegible]	[illegible]	17 25
Kumbakonam ..	25,711	[illegible]	57 58	31,463	15,578	49·05	1,18,421	13,000	10 98	1,34,[illegible]	[illegible]	14 07
Tirunelveli ..	14,463	[illegible]	49 47	15,438	8,448	54 74	74,898	5,[illegible]	7 [illegible]	[illegible]	11,018	13 85
Tuticorin ..	30,845	13,400	[illegible] 36	30,189	10,888	36 09	95,024	19,376	[illegible]	1,03,089	20,556	19·5
Tiruchirappalli, North.	32,702	5,865	17 87	14,842	3,103	20 9	6,26,350	31,706	5 03	1,35,375	15,852	11 7
Tiruchirappalli, South.	13,352	11,681	87·48	10,359	104	1 00	94,817	3,[illegible]	3 [illegible]	[illegible]	17,711	20 4
Total ..	7,04,799	12,97,079	42·15	[illegible],53,907	3,40,841	39·82	1[illegible],716	4,90,978	10 79	45,09,349	6,30,[illegible]	13 79
Mysore.												
Bellary ..	26,115	1,641	6·13	50,063	241	0 48	72,986	15,927	21·78	58,472	18,6[illegible]	31 80
Grand total ..	10,75,407	4,47,657	41·67	13,10,436	5,36,056	46 25	58,81,439	7,65,017	12 97	[illegible],01,037	9,42,78[illegible]	13 84

APPENDIX No. 5—SECTION I.—*General Summary of Progress of Primary or Retail Co-operative Stores during* 1952–53.

Circles.	Number of primary or retail stores as on 30th June 1953.	Number of branches or depots.	Number of members as on 30th June 1953.	Paid-up share capital as on 30th June 1953.	Reserve fund as on 30th June 1953.	Borrowings outstanding on the last day of the year.			Credit purchases for Co-operative Wholesale Stores.	Working capital.	Value of purchases made during 1952–53.		
						Central banks.	Others.	Total.			Co-operative wholesale Stores.	Others.	Total.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
			RS. (IN LAKHS.)	RS. (IN LAKHS.)	RS. (IN LAKHS.)	RS. (IN LAKHS.)	RS. (IN LAKHS.)	RS. (IN LAKHS.)	RS. (IN LAKHS.)	RS. (IN LAKHS.)	RS. (IN LAKHS.)	RS. (IN LAKHS.)	RS. (IN LAKHS.)
ANDHRA.													
Anantapur ..	41	41	0·10	0·94	2·38	1·08	0·20	1·28	..	4·60	24·08	9·21	33·29
Chittoor ..	23	24	0·09	1·07	1·64	0·81	1·13	1·94	..	4·65	5·39	20·53	25·92
Cuddapah ..	59	32	0·07	1·26	0·54	3·24	0·03	3·27	..	5·07	12·60	0·52	13·12
Rajahmundry ..	47	6	0·14	1·75	0·61	1·06	0·11	1·17	..	3·53	..	9·72	9·72
Kakinada ..	41	6	0·10	1·23	0·40	0 57	0·07	0 64	0·03	2·30	5·50	3·13	8·63
Eluru ..	33	2	0·02	0·53	0·10	0·11	..	0·11	..	0·74	0·07	9·02	9·09
Bhimavaram ..	30	..	0·04	0·76	0·11	0·10	0·09	0·19	0·04	1·10	0·04	4·64	4·68
Guntur ..	32	2	0·05	1·12	0·76	0·23	0·17	0·40	..	2·28	10·28	..	10·28
Repalle ..	55	..	0·10	1·40	0·50	0·53	0·08	0·61	..	2·51	3·91	1·60	5·51
Vijayavada ..	33	38	0·06	1·90	0·67	0·37	0·21	0·58	..	3·15	7·34	10·68	18·02
Machilipatnam ..	12	17	0·03	1·03	0·48	0·32	0·14	0·46	..	1·97	0·72	19·32	20·04
Kurnool ..	52	34	0·07	0·88	1·57	0·74	0·24	0·98	0·12	3·55	12·88	..	12·88
Nellore, North ..	21	..	0·03	0·95	0·21	0·54	0·03	0·57	0·01	1·74	1·59	3·34	4·93
Nellore, South ..	21	39	0·03	0 93	1·24	0·60	0·28	0·88	0·01	3·06	2·32	12·04	14·36
Visakhapatnam ..	26	14	0·48	0·95	1·00	0·94	0·34	1·28	..	3·23	..	7·54	7·57
Srikakulam ..	35	..	0·07	0·78	0·55	1·33	0·08	1·41	0·01	2·75	0·46	0·59	1·05
Total ..	561	255	1·48	17·48	12·76	12·57	3·20	15·77	0·22	46·23	87·18	111·91	199·09
MADRAS.													
Vellore (North) ..	35	57	0·08	1·19	1·30	0·34	0·20	0·54	0·02	3·05	17·47	10·30	27·77
Vellore (South) ..	13	4	0·04	0·45	0·43	0·36	0·11	0·47	0·01	1·36	2·31	6·98	9·29
Cuddalore ..	28	..	0·03	0·47	1·09	0·68	0·56	1·24	0·05	2·85	0·58	21·97	22·55
Trinkkoyilur ..	20	..	0·04	0·45	0·45	0·28	0·03	0·31	..	1·21	1·42	5·32	6·74
Chingleput ..	19	25	0·05	0·53	0·82	0·04	0·06	0·10	0·17	1·62	7·66	2·83	10·49
Tiruvallur ..	23	..	0·05	0·52	0·39	..	0·22	0·22	0·07	1·20	6·09	3·16	9·25
Coimbatore ..	58	142	0·52	7·27	11·05	4·30	8·54	12·84	3·69	34·85	68·76	132·13	200·89
Erode ..	12	46	0·05	1·45	1·99	0·65	0·37	1·02	0·10	4·56	1·16	34·44	35·60
Mangalore ..	28	31	0·10	1·15	1·85	1·07	0·26	1·33	0·17	4·50	11·12	8·18	20·30
Kasaragod ..	27	85	0·10	1·05	1·97	1·27	0·30	1·57	0·12	4·71	23·62	4·94	28·56
Madras ..	11	71	0·25	2·55	3·35	0·85	10·05	10·40	0·01	16·31	2·68	130·30	132·98
Madurai ..	39	..	0·32	6·40	5·46	1·83	1·56	3·39	..	15·25	12·62	32·09	94·62
Dindigul ..	58	20	0·17	2·74	2·64	2·37	0·93	3·30	..	8·68	3·28	36·36	39·64

Malabar, North.	27	57	0·12	1·15	1·78	0·62	0·41	1·03	0·02	3·98	5·14	25·44	30·58
Malabar, South.	32	38	0·08	1·14	1·54	0·51	0·55	1·06	..	3·74	0·77	28·98	29·75
Nilgiris ..	24	30	0·12	2·10	3·59	3·72	1·14	4·86	0·17	10·72	1·29	56·25	57·54
Ramanathapuram.	92	110	0·88	6·00	11·50	28·23	3·60	31·92	..	50·02	106·85	31·86	138·71
Salem ..	43	46	0·21	1·66	2·44	3·09	0·72	3·81	0·27	8·18	21·64	18·56	40·20
Dharmapuri ..	24	24	0·09	0·86	1·93	0·54	0·53	1·07	..	3·86	5·24	13·49	18·73
Tanjore ..	28	62	0·10	1·30	1·91	0·95	0·18	1·13	0·08	4·37	6·94	26·30	33·24
Kumbakonam ..	54	54	0·17	3·21	2·24	1·49	1·40	2·89	0·28	8·62	4·28	57·23	61·51
Tirunelveli ..	62	89	0·30	5·38	5·03	..	1·20	1·20	1·79	13·35	10·89	70·76	81·65
Tuticorin ..	61	35	0·27	4·81	5·80	..	4·38	4·38	0·41	15·40	17·50	51·74	69·24
Tiruchirappalli, North.	30	44	0·20	1·85	1·79	3·81	0·76	4·57	0·10	8·31	10·13	33·50	43·63
Tiruchirappalli, South.	48	37	0·13	2·89	1·75	0·39	0·68	1·07	0·05	5·76	0·71	29·63	30·34
Total ..	895	1,157	3·97	59·12	74·09	56·89	88·83	95·72	7·53	236·46	350·15	923·65	1,273·80
MYSORE.													
Bellary ..	31	46	0·10	1·31	5·35	4·56	0·71	5·27	2·58	14·51	23·08	37·42	60·45
Grand total ..	1,488	1,458	5·55	77·91	92·20	74·02	42·74	116·76	10·33	297·20	460·36	1,072·98	1,533·34

APPENDIX No. 5—SECTION I—*General Summary of Progress of Primary or Retail Co-operative Stores during* 1952–53—cont.

Circles.	Sales effected during 1952-53			Classification of sales according to commodities.				Trading results				Net results.			
								Gross profit		Gross loss.		Net profit		Net loss	
	Members.	Non-members.	Total	Food-stuffs	Cloth	Others	Total	Number of stores	Amount	Number of stores	Amount	Number of stores	Amount	Number of stores.	Amount.
	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)
	RS (IN LAKHS)	RS (IN LAKHS)	RS (IN LAKHS)	RS (IN LAKHS)	RS (IN LAKHS)	RS (IN LAKHS)	RS. (IN LAKHS.)		RS (IN LAKHS)		RS (IN LAKHS)		RS (IN LAKHS)		RS (IN LAKHS)
							ANDHRA								
Anantapur	4 06	32 05	36 11	32 72	1 66	1 73	36 11	25	0 88	10	0 05	4	0 07	37	1 00
Chittoor	10 89	16 69	27 58	13 79	4 71	9 08	27 58	13	1 33	9	0 05	4	0 40	19	0 62
Cuddapah	14 00		14 00	12 82	0 45	0 73	14 00	14	0 10	14	0 21	3	0 01	35	2 55
Rajahmundry	6 95	4 18	11 13	8 27	1 35	1 51	11 13	29	0 50	16	0 03	6	0 06	39	0 77
Kakinada	0 92	9 23	10 15	4 49	0 27	5 39	10·15	24	0 37	8	0 04	3	0 01	35	0 67
Eluru	3 25	6 83	10 10	9 73	0 11	0 26	10 10	11	0 06	3	0 03	1		16	0 34
Bhimavaram	2 62	1 05	3 67	3 36	0 28	0 03	3 67	16	0 15	6	0 04	6	0 03	27	0 56
Guntur	6 60	4·33	10 93	6 28	3 14	1 51	10 93	13	0 26	19	0 24	5	0 03	27	0 52
Bapatla	0 99	5 14	6 13	1 89	0 56	3 68	6 13	19	0 23	15	0 07	2	0 05	53	1 04
Vijayavada	7 36	13 39	20 75	17 42	1 08	2 25	20 75	22	0 53	11	0 01	4	0 10	24	1 25
Machilipatnam	6 26	16 74	23 00	20 23	0 87	1 90	23 00	8	0 85	1		4	0 07	8	0 21
Kurnool	13 98		13 98	13 59	0 37	0 02	13 98	15	0 47	8	0 01	2		37	0 96
Nellore North	1 66	2 66	5 32	2 29	0 87	2 16	5 32	13	0 12	4		1	.	18	0 56
Nellore, South	5 22	12 75	16 97	5 89	0 52	10 56	16 97	14	0 54	7	0 05	3	0 07	18	0 37
Visakhapatnam	4 84	2 62	7 46	3 92	1 94	1 60	7 46	9	0 17	7	0 11	1	0 01	22	1 09
Srikakulam	0 82	0 66	1 48	0 69	0 31	0 48	1 48	3	0 01	26	0 26	4	0 03	31	2 03
Total	88 42	130 34	218 76	157 38	18·49	42 89	218 76	243	6 57	164	1 20	53	0 94	466	14 54
							MADRAS								
Vellore (North)	6 65	24 17	30 82	19 99	1 75	9 08	30 82	29	0 73	6	0·27	3	0 03	32	1 03
Vellore (South)	0 96	8 75	9 71	6 71	1 08	1 92	9 71	11	0 19	1	.			13	0 24
Cuddalore	2 75	20 01	22 76	17 51	0 85	4 40	22 76	10	0 23			3	0 03	7	0 16
Tirukkoyilur	2 90	4 19	7 09	2 48	0 76	2 35	7 09	18	0 25	2	..	3	0 05	17	0 33
Chingleput	2 24	9 17	11 41	8 59	0 30	2 52	11·41	12	0 27	3	0 05	2	0 02	13	0 38
Tiruvallur	9 81	0 47	10 28	6 83	1 00	2 45	10 28	21	0 32	4	0 02	11	0 04	13	0 20
Coimbatore	165 32	53 53	218 95	186 57	8 13	24 25	218 95	55	7 25	3	0 01	41	1 19	17	1 07
Erode	10 69	25 44	36 13	28 68	1 72	5 73	36 13	11	0 94	1	0 10	5	0 12	7	1 10
Mangalore	4 69	16 57	20 26	15 18	1 96	4 12	21 26	17	0 65	8	0 04	7	0 08	21	0 32
Kasaragod	11 10	18 90	30 00	26 36	1 96	1 68	30 00	23	0 90	4	0 02	4	0 03	19	0 40
Madras ..	47 15	91 43	138 58	97 52	..	41 06	138 58	10	8 45	.	..	5	2 54	5	0 14

Madurai	76 22	23 67	99 89	39 62	12 98	47 29	99 89	37	[illegible]	2	0 14	14	1 62	25	1 01
Dindigul	27 08	16 50	43 58	13 56	19 66	10 36	43 58	42	2 50	10	0 25	7	0 12	45	1 99
Malabar, North	7 54	25 14	32 68	26 82	3 25	2 61	32 68	26	1 16	1	0 01	3	0 01	24	0 25
Malabar, South	9 64	23 93	33 57	20 57	2 85	10 15	33 57	31	12 25	1	0 02	14	0 25	18	0 54
Nilgiris	19 81	44 32	64 13	54 99	2 63	6 51	64 13	23	2 45			15	0 60	11	1 87
Ramanathapuram	21 08	132 81	153 89	69 66	28 26	60 91	153 89	85	12 21	8	0 09	29	1 16	64	3 74
Salem	9 64	33 37	43 00	28 53	3 97	10 51	43 00	23	1 37	10	0 05	3	0 04	40	1 27
Dharmapuri	14 64	5 37	20 01	12 12	3 02	4 87	20 01	15	0 65	1	0 03	4	0 06	20	0 53
Tanjore	21 93	14 44	36 37	22 70	5 79	7 88	36 37	28	1 31	[illegible]	0 03	9	0 22	18	0 46
Kumbakonam	6 62	59 60	66 22	27 83	12 50	25 50	66 22	47	1	7	0 05	15	0 4	39	0 95
Tirunelveli	66 58	18 57	[illegible]	39 65	9 90	35 90	[illegible]	50	3 14	11	0 08	12	0 29	41	2 08
Tuticorin	43 09	29 95	73 04	34 01	10 62	28 60	73 04	47	[illegible]	16	0 39	1	0 18	53	3 09
Tiruchirappalli, North.	18 27	31 29	49 56	24 15	2 88	22 55	49 56	[illegible]	1 [illegible]	[illegible]	0 01	6	0 06	24	1 68
Tiruchirappalli South	12 01	21 96	33 97	21 15	2 40	11 38	33 97	31	75	12	0 07	4	1 10	44	1 60
Total ..	615 06	7 3 13	1 3[illegible]2 29	850 [illegible]	185 25	[illegible]	1,3[illegible]2 29	[illegible]	63 8[illegible]	1[illegible]	1 41	[illegible]	[illegible]	[illegible]	25 [illegible]
MYSORE															
Bellary ..	11 32	54 71	[illegible]	0 4[illegible]	2 [illegible]	[illegible]	[illegible]	24	2 7	6	0 [illegible]		1 13	2	1 0
Grand total	718 40	9[illegible]	1,6[illegible]7 05	1 0[illegible]	1[illegible] 3[illegible]	441 99	[illegible]	1,01[illegible]	19 23	[illegible]	[illegible] 64	9	11 4	1 127	41 4[illegible]

APPENDIX No. 5—SECTION II.—*General Summary of Progress of the District Co-operative Wholesale Stores during* 1952–53

Name of District Co operative Wholesale or Central Stores	Number of members as on 30th June 1953	Paid-up share capital as on 30th June 1953	Reserve fund as on 30th June 1953	Borrowings outstandings at the end of the year				Working capital as on 30th June 1953	Annual purchases during 1952–53.
				Central bank	Others	Credit purchase	Total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
		RS (IN LAKHS)	RS (IN LAKHS.)	RS (IN LAKHS.)	RS (IN LAKHS)	RS (IN LAKHS.)	RS (IN LAKHS.)	RS (IN LAKHS.)	RS (IN LAKHS.)
(a) Andhra area									
Anantapur Co-operative Wholesale Stores ..	766	1 14	1 18	2 70	0 12		2 82	5 14	25 97
Chittoor	379	0 93	3 40	8 35			8 56	12 89	32 17
Cuddapah . .	441	1 02	0 53	9 84	0 24		10 08	11 63	31 27
Godavari, East	145	0 89	0 37	3 37			3 37	4 63	7 80
Godavari, West .	147	0 42	0 01	2 21	.		2 21	2 65	7 80
Guntur	1 464	1 59	2 41	2 47	0 10		2 57	6 57	52 21
Krishna	657	1 02	0 64	4 66		..	4 66	6 32	53 11
Nellore	433	1 40	0 66	10 22	0 03	.	10 25	12 30	29 07
Visakhapatnam ..	495	1 36	1 50	5 50	0 24	..	5 74	8 60	14 04
Kurnool	452	1 30	1 00	4 75	0 70	.	5 45	7 75	26 74
Total for Andhra area	5,679	11 07	11 70	54 07	1 64	..	55 71	78 18	280 18
Bellary	779	1 25	1 86	7 35			7 35	10 46	41 12
(b) Residuary Madras State.									
North Arcot ..	555	1 02	7 70	3 57	1 09		4 66	13 38	69 80
South Arcot	1,147	1 66	2 91	6 85	0·79		7 64	12·21	30·44
Chingleput ..	171	1 94	9 75	3 70	0 16		3 86	15 55	39 06
Coimbatore .	277	2 26	7 45	0 83	0 52		1 35	11 06	93 13
South Kanara	649	2 27	2 64	0 97	0 51		1 48	6 39	43 7
Madurai Ramanathapuram	378	1 88	4 67	10 73	0 88		11 61	18 16	83 06
Malabar .	940	2 80	1 23	3·00	0 28		3 28	7 31	30 20
Nilgiris ..	134	0 65	1 04	6 00	0 10	.	6·10	7 80	27 68
Salem	3,450	2 22	2 48	6 18	0 37	12 48	19 03	23 72	79 88
Tanjore	422	1 13	0 74	5 05	0 15		5 20	7 07	19 89
Tirunelveli .	265	2 19	2 99	11 32	0 41		11 73	16 91	49 59
Tiruchirappalli	408	1 58	2 43	1 55	0 30	..	1 85	5 86	41 09
Pudukkottai	717	0·49	0 38	1·65	0 05		1 70	2 57	12 18
Total for Residuary State	9,563	22 09	46 41	61 40	5 61	12 48	79 49	147 99	619 79
Grand total .	16,021	34·41	59·97	122 82	7·25	12·48	142 55	236 93	941 09
Total for the previous year	15,434	35 66	56 17	257 01	8 47	4·20	265 48	361 51	1,836 34

APPENDIX No. 5—SECTION II—(Contd.) Summary of Trade of the District Co-operative Wholesale Stores for the year 1952-53—cont.

Name of District Co-operative Wholesale or Central Stores	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)
	(IN LAKHS)	(IN LAKHS)	(IN LAKHS)	(IN LAKHS)	(IN LAKHS)	(IN LAKHS)		(IN LAKHS)	(IN LAKHS).
(a) Andhra area—cont.									
Anantapur Co-operative Wholesale Stores	32.[illegible]	0.64	0.1[illegible]	.	1[illegible]	0.76		0.13	..
Chittoor	38.[illegible]	0.[illegible]	[illegible]		[illegible]	[illegible]		0.14	..
Cuddapah	2.29	0.[illegible]	[illegible].41	[illegible]	31.57	1.14		0.11	..
Godavari, East	1.4[illegible]	0.[illegible]	[illegible]		[illegible]	[illegible]			0.64
Godavari West	[illegible].2	1.3	1.6		[illegible]	0.27			0.03
Guntur	38.[illegible]	.58	7	0.5	[illegible]	1.[illegible]		0.47	..
Krishna	43.4	0.78	13.[illegible]		1	1.1		0.16	
Nellore	10.24	0.3	12.81	[illegible]	[illegible]	1.[illegible]		0.03	.
Visakhapatnam	0.3[illegible]	0.04	10.[illegible]		1.[illegible]	0.31			1.31
Kurnool	20.67	1.1	1.5	[illegible]	1.[illegible]	1.52		0.0[illegible]	
Total for Andhra State	251.6	6.[illegible]	[illegible]	7.75	2[illegible]	10.[illegible]		1.0[illegible]	2.03
Bellary	43.1	1.[illegible]	[illegible].1	1.[illegible]	1.1	1.08		0.6	.
(b) Residuary Madras State—cont.									
North Arcot	82.34	0.[illegible]	[illegible]		[illegible].1	1.[illegible]6		0.4[illegible]	..
South Arcot	31.9	0.8	11.0	7.2	50.02	[illegible]		0.7[illegible]	.
Chingleput	[illegible].97	0.10	0.12	0.18	37	1.53		0.04	..
Coimbatore	73.78	1.1[illegible]	1.17	[illegible]	[illegible].91	2.3[illegible]		1.84	.
South Kanara	5[illegible]	1.0[illegible]		5.28	62.32	1.[illegible]1		0.12	.
Madurai Ramanathapuram	[illegible]0.00	1.6	1[illegible].63	11.[illegible]	[illegible]	2.04		1.07	.
Malabar	[illegible].0 11	[illegible]	1.33	1.91	34.7[illegible]	1.[illegible]		0.27	
Nilgiris	2[illegible]	0.[illegible]	0.[illegible]1	0.[illegible]	[illegible]	0.91		0.24	
Salem	104.18	0.1[illegible]	1.67	9.9	116.[illegible]	2.62		0.70	..
Tanjore	1.00	1.15	0.02	[illegible]	[illegible]	0.07			0.20
Tirunelveli	19.11	0.[illegible]	8.14	1[illegible].16	[illegible]	2.4[illegible]		0.[illegible]	..
Tiruchirappalli	3.45	0.03	7.1	7.6	4[illegible].2	1.11		0.[illegible]8	..
Pudukkottai	72.18	0.1[illegible]		[illegible].2	17.[illegible]	0.[illegible]		.	0.32
Total for Residuary State	617.21	10.[illegible]6	[illegible].18	115.03	[illegible]0.01	21.40		6.27	0.52
Grand total	897.88	15.03	182.1	121.08	1,17[illegible].14	8.7[illegible]		7.72	2.55
Total for the previous year	1,539.46	88.8[illegible]	104.71	107.02	1,021.09	48.46		14.78	[illegible]

APPENDIX No. 6.—*Statement showing the statistical particulars of co-operative land colonization societies.*

(i) For Civilians.

Serial number.	Name of the society.	District	Number of colonists holding the land under the society		Number of colonists who have been removed from the society		Number of colonists who have relinquished their holding to the society		Number of colonists newly admitted to the society including those who have become members by inheritance or nomination		Area held by the society including area allotted to members		Area held by members		Area brought under cultivation.	
			Up to but excluding the year under report	In the year under report	Up to but excluding the year under report	In the year under report.	Up to but excluding the year under report	In the year under report.	Up to but excluding the year under report	In the year under report	Up to but excluding the year under report	In the year under report	Up to but excluding the year under report.	In the year under report	Up to but excluding the year under report	In the year under report
(1)	(2)	(3)	(4)		(5)		(6)		(7)		(8)		(9)		(10)	
	ANDHRA STATE—										ACS.	ACS.	ACS	ACS	ACS	ACS.
	Government lands—															
1	Doddaghatta ..	Anantapur ..	42	42	..	.	..	..	..	..	288 78	288 78	270	270	127	210
2	Regattipalli	Do. ..	73	76	.	.		..	..	3	1,357·65	1,357 65	868	10 95	500	1,095
3	Allur	Krishna ..	131	131	..	..	..	..	..	..	22 ,·85	225 85	221 50	221 50	223	223
4	Chennaraopalem ..	Do. ..	70	70	..	..	..	..	..	..	134·20	134 20	12.·56	12.·56	127 16	127·16
5	Malakapuram	Do. ..	60	60	..		..	..	..	..	60 17	60 17	60 17	60 17	60·17	60 17
6	Pedalanka	Do. ..	391	391		33	..	..	..	106	777·73	777·73	777·73	777 73	..	266·25
7	Ahobilam	Kurnool ..	46	53	4	1	4	1	1	8	555·34	555 34	249 23	249 23	249 23	249 23
8	Siddipuram	Nellore ..	..	149	..		..	..	..	..	..	200	..	149	..	149
9	Gutlapadu	West Godavari.	265	265	..	..	..	..	..	..	817	817	81	817	808	808
10	Losarigutlapadu ..	Do. ..	393	393	..		..	..	..	..	1,188	1,188	1,168	1,168	1,110	1,110
11	Muthyalapalli	Do. ..	144	144	..	..	..	..	..	..	426	426	426	426	402	402
12	Kothapusalamarru ..	Do. ..	284	284	..	..	..	..	..	..	868	868	868	868	814	814
13	Ganapavaram ..	Guntur ..	29	30	..	..	..	..	..	1	360·35	360·35	360 35	360 35	45	200

Private lands—																	
1 Suravaram	East Godavari	10	10	..	..	..	..	..	..	53	53	52	53	51	31		
MYSORE STATE—																	
Government lands—																	
1 Kadathi	Bellary ..	..	..		..	..		1[illegible]	2	[illegible]	[illegible]	..	..		..		
REMIDURY STATE—																	
Government lands—																	
1 Valkulnatham .	North Arcot .	53	53	51	5		..	51	[illegible]	[illegible]	279 [illegible]	[illegible]	[illegible]	[illegible]	[illegible]	2[illegible]	
2 Moranum . .	Do .	84	84	..	2	.	.	.	2	4[illegible]0	4[illegible]	4[illegible]	4[illegible]	[illegible]	97		
3 Sendivakkam . ..	Chingleput .	38	95	.	..	..	.	..	..	7[illegible]13	7[illegible]1	7[illegible]	7[illegible]1	[illegible]	.		
4 Surusera .. .	Do	18	6	.				..	..	1[illegible]0	12 9[illegible]	[illegible]	1[illegible]	[illegible]			
5 Karanapudicheri ..	Do. ..	37	37	..	..	.	.	..	..	[illegible]27	[illegible]	[illegible]	[illegible]7	[illegible]			
6 Nemalur	Do .	41	41	.	.	.	..		..	1[illegible]	1[illegible]	[illegible]	[illegible]		[illegible]		
7 Santhavelur . ..	Do.	50	[illegible]	1	..	..	..	1	..	[illegible]	[illegible]				70		
8 Vachinampalayam ..	Coimbatore .	28	28		8		.		8	[illegible]	[illegible]		1		[illegible]		
9 Athani .	Do.	170	87	26	..	..	.	22	..	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]3		
10 Andhiyur .. .	Do .	[illegible]3	74	19	.	.		15	.	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]		
11 Gettimamudram ..	Do .	82	[illegible]	15	.	..	..	..	..	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	40[illegible]3		
12 Mettupatti .	Salem	113	112	82	12	1	..	[illegible]	2	[illegible]	71[illegible]	[illegible]	[illegible]	[illegible]	[illegible]		
13 Pattathurai	Do	[illegible]2	28		1	..		.	4	770	[illegible]	[illegible]	[illegible]		1[illegible]		
14 Kanavaipudur ..	Do. .	65	65	.	..	..	..	..	..	77[illegible]7	[illegible]	1[illegible]	[illegible]	1[illegible]	4[illegible]		
15 Mohanurpatti .	Do. .	98	85	..	1	..	..	..	.	7[illegible]	7[illegible]	[illegible]	[illegible]	[illegible]	4 5		
16 U. Oddapatti	Do. ..	15	15	..	1	..	..	.	.	1[illegible]	1[illegible]	[illegible]	[illegible]	[illegible]	[illegible]		
17 Thallikottai .. .	Tanjore ..	94	84	..	..	..	..	..	..		[illegible]	2	[illegible]	[illegible]	[illegible]		
18 Karuvakurichi .	Do. ..	96	93	..		..	..	..	..	[illegible]	[illegible]	[illegible]	2[illegible]	[illegible]	[illegible]37		
19 Paruthikottai ..	Do.	155	155	.	.	..		..	.	343	[illegible]	[illegible]	[illegible]	2	[illegible]		
20 Kangayampatti .	Do. .	97	87	.	..	..	..	..	.	2[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]		
21 Avarampatti . .	Do ..	..	..	..	..			..	..	..	[illegible]	..	..	..			
Private lands—																	
1 Marudur	Tiruchirappalli.	33	33	.	4	..	4	..	2	331·44	[illegible]	[illegible]	[illegible]	3[illegible]	[illegible]		
2 Nelvoy	Chingleput —	87	80	..	..	..	..	..	..	386	3[illegible]6	[illegible]	[illegible]	23[illegible]	[illegible]76		

APPENDIX No. 6.—*Statement showing the statistical particulars of co-operative land colonization societies*—cont.

(i) For Civilians—*cont.*

Serial number.	Name of the society.	District.	Area reverted to the society by the removal of members.		Area relinquished to the society by the members.		Area relinquished to the Government by the society.		Value of land granted to the society.		Land value payable by the society.		Land value collected from the society.	
			Up to but excluding the year under report	In the year under report	Up to but excluding the year under report.	In the year under report.	Up to but excluding the year under report.	In the year under report	Up to but excluding the year under report.	In the year under report	Up to but excluding the year under report.	In the year under report.	Up to but excluding the year under report.	In the year under report.
			(11)		(12)		(13)		(14)		(15)		(16)	
	ANDHRA STATE—													
	Government lands.		ACS.	ACS.	ACS.	ACS.	ACS.	ACS.	RS.	RS.	RS.	RS	RS.	RS.
1	Doddaghatta ..	Anantapur ..	..	..	..	..	..	..	..	..	..	..	..	..
2	Regattipalli ..	Do. ..	..	..	..	..	..	..	..	..	..	..	..	..
3	Allur	Krishna ..	..	..	..	..	..	..	..	..	36,136	36,136	36,136	36,136
4	Chennaraopalem	Do. ..	..	..	..	..	..	..	21,509	.	21,509	.	8,604	8,604
5	Malakapuram ..	Do. ..	..	..	..	..	..	..	3,009	..	3,009	..	1,354	.
6	Pedalanka ..	Do. ..	..	..	..	..	..	..	38,887	38,887	27,592	27 010	11,295	582
7	Ahobilam ..	Kurnool ..	..	..	..	..	..	..	..	..	..	..	..	.
8	Siddipuram ..	Nellore ..	..	..	..	..	..	..	..	..	..	..	..	..
9	Gutlapadu ..	West Godavari	..	..	..	..	..	..	81,681	81,681	8,168	5,168	12,252	15,252
10	Losarigutlapadu	Do.	..	..	..	..	..	..	1,05,394	1,05,394	11,336	11,336	17,913	23,581
11	Mutyalapalli ..	Do.	..	..	..	..	..	..	8,990	8,990	..	..	7,610	7,610
12	Kothapusalamarru	Do.	..	..	..	..	..	..	86,795	86,795	10,180	9,180	11,519	12,519
13	Ganapavaram ..	Guntur ..	..	..	..	..	..	..	..	..	..	..	..	..

Private lands—														
1 Sunavaram	East Godavari ..	..	..	..	..	..	..	..	..	..	..	.		..
MYSORE STATE—														
Government lands—														
1 Kadathi	Bellary ..	..	..	..	..	..	..	..	..	..	..	..	..	..
RESIDUARY STATE—														
Government lands—														
1 Valkinatham ..	North Arcot ..	..	..	..	..	..	..	..	..	..	..	..	..	..
2 Moranam	Do. ..	..	10	..	..	..	..	..	..	..	..	..		..
3 Sendivakkam	Chingleput ..	..	..	..	..	..	..	..	..	..	..	..	..	..
4 Sirusseri	Do. ..	15	..	..	..	..	..	..	..	..	..	..	..	..
5 Karanaipuducheri ..	Do. ..	..	..	..	..	..	..	..	..	..	..	..	..	..
6 Nemalur	Do. ..	..	..	..	..	..	..	..	..	..	..	..	..	..
7 Santhavelur	Do. ..	..	..	..	..	..	..	..	740	1,647	740	1,[illegible]7	740	1[illegible]5
8 Vachinampalayam ..	Coimbatore	..	..	..	..	..	..	..	..	..	.	.	..	
9 Athani	Do. ..	10 [illegible]5	.	..	..	10 40	..		6,162	6,162	6,162		6 162	..
10 Anthiyur	Do. ..	24·97	.	..	..	..	..		5,393	5 394	5,99[illegible]	..	[illegible],21	
11 Gettisamudram ..	Do. ..	24 87	..	..	..		.		5,063	063	5,[illegible]	..	5, [illegible]3	
12 Mettupatti	Salem	20	..		.	..	17·15		.	..	..			
13 Pattuthurai	Do.	.	..	.	..	..	..		..	..	..	..	..	
14 Kanavaipudur ..	Do. . .	..	.	.	..	..	..		..	..	.		..	
15 Mohanurpatti .. .	Do. ..	.	5		..	..	..		..	..	..	.	.	
16 U. Oddapatti	Do	.	.	..	.	.	.		..	..	..	.	..	
17 Thalikottai ..	Tanjore ..	6	..	..	.	..	..		11,475	11,475	11 475	11,475	1,1[illegible]5	1 [illegible]
18 Karuvalkurichi ..	Do. ..	..	..	..	..	..	..		11,475	11,475	11 475	11,475	1 [illegible]	74
19 Paruthikottai	Do ..	..	..	..	..	..	..		10,545	10,545	10 545	1[illegible]	[illegible]	1,004
20 Kangavampatti ..	Do. .	.	..	.	..	..	..		7,459	7 459	7,459	7,4[illegible]	1,[illegible]	[illegible]
21 Avaranipatti	Do. ..	..	.	..	..	..			..	..	..	.	..	..
Private lands.														
1 Marudur	Tiruchirappalli.	..	..	.	.	..	..		..	..	..	..	..	
2 Nelvoy	Chingleput ..	..	..	..	..	..	..		..	..	..	..		

APPENDIX No. 6.—*Statement showing the statistical particulars of co-operative land colonization societies*—cont.

(i) For Civilians—*cont.*

Serial number.	Name of the society.	District.	Amount of implement advance granted to the society.		Amount of implement advance repaid by the society.		Amount of assessment payable on the whole area granted to the society.		Amount of assessment waived on account of reclamation of land.		Amount of assessment waived on account of land being left fallow not allotted to any member.		Amount of water-rate waived.		Profit or loss during the year.
			Up to but excluding the year under report.	In the year under report.	Up to but excluding the year under report.	In the year under report.	Up to but excluding the year under report.	In the year under report.	Up to but excluding the year under report.	In the year under report.	Up to but excluding the year under report.	In the year under report.	Up to but excluding the year under report.	In the year under report.	
			(17)		(18)		(19)		(20)		(21)		(22)		(23)
			RS.	RS.	RS.	RS.	RS.	RS.	RS.		RS.				RS.
ANDHRA STATE—															
Government lands—															
1	Doddaghatta	Anantapur ..	2,250	..	..	145	..	..	..	..	..	..	..	..	— 190
2	Regattipalli ..	Do. ..	5,475	..	..	274	339	339	..	..	..	..	..	..	+ 125
3	Allur	Krishna ..	1,142	..	1,142	..	992	..	..	..	..	..	..	..	—1,810
4	Chennaraopalem ..	Do. ..	620	..	620	..	500	..	..	..	..	..	..	..	—3,668
5	Malakapuram	Do. ..	..	..	..	..	181	..	..	..	..	..	..	..	— 908
6	Pedalanka	Do. ..	850	..	850	..	3,845	..	..	..	1,032	..	..	..	—1,23[illegible]
7	Ahobilam	Kurnool ..	..	..	..	..	..	..	..	..	..	..	..	..	— 29
8	Siddipuram	Nellore ..	..	2,750	..	..	..	..	..	..	..	..	..	..	— 7
9	Gudlapadu	West Godavari.	..	..	..	..	2,750	2,750	..	..	..	..	..	..	—2,341
10	Losarigutlapadu ..	Do.	..	..	..	..	6,242	6,242	..	..	..	..	..	..	—2,311
11	Mutyalapalli	Do.	..	..	..	..	1,546	1,546	..	..	..	..	..	..	— 798
12	Kothapusalamarru ..	Do.	..	..	..	..	3,500	3,500	..	..	..	..	..	..	—3,257
13	Ganapavaram	Guntur	..	..	..	..	..	..	..	..	..	..	..	..	—1,601

Private lands—																
1 Suravaram	East Godavari.	..	..	..	.	..	.	..	..	..	..	..	..		..
Mysore State—																
Government lands—																
1 Kadathi	Bellary ..	..	..	..	..	..	..	..	..	..	..	..	..	—	21
Residuary State—																
Government lands—																
1 Valkalnatham ..	North Arcot ..	415	..	334	81	..	184	..	..	..	..	..	..	—	153
2 Moranum	Do. ..	966	..	57	9	..	..	.	..	..	..	..	.	—	571
3 Sendivakkam	Chingleput ..	..	..	..	..	..	..	..	..	..	.	..	..		14
4 Struseri	Do. ..	..	..	..	..	..	..	..	..	..	..	..	..		17
5 Karanaipuducheri ..	Do. ..	..	..	..	..	..	..	..	..	..	..		.		10
6 Nemalur	Do. ..	..	..	..	..	.	..	..	.	..		.	.	—	..
7 Santhavelur	Do. ..	..	..	..	..	..	..	..	.	..		.	..		3
8 Vechinampalayam ..	Coimbatore ..	..	..	..	..	..	..	..	.	..	..	..	.	—	70
9 Athani	Do ..	750	..	554	..	2,561	32	.	.	..		.	.	—	6[illegible]5
10 Andhiyur	Do. ..	1,075	..	920	65	2 557	207	..	..	..	..	..	.	—	745
11 Gettisamudram ..	Do. ..	750	..	600	46	2,637	512	..	..	..			..	—	189
12 Mettupatti	Salem	2,123	..	1,049	50	..	645	..	..	.			..		170
13 Pattuthurai	Do.	..	950	..	.	.	526		526	.	..	..		—	64
14 Kanavalpudur ..	Do. .. .	232	..	100	12		.	..	..	..	.		.		
15 Mohanurpatti	Do.	2,700	..	1,560	150	..	..	..	..	..	.				
16 U. Oddapatti	Do.	540	.	186	66	.	.	.	..	..	..	..			.
17 Thallikottai	Tanjore ..	918	..	726	200	2,181	964		..	..	..	..	.		7
18 Karuvalkurichi ..	Do. ..	1,550	..	332	..	2,574	1,348	..	..	..	.	..	..		0
19 Paruthikottai	Do. ..	5,509	5 [illegible] 9	3 314	3,745	..	..	..	..	..	.	..	..		412
20 Kangayampatty ..	Do. ..	4,725	4,725	2,660	3,720	..	1,657	..	..	..	..	..	..		1
21 Avarampatti ..	Do.	..	..	..	..	..	..	.	..	..		.	..		31
Private lands—															
1 Marudur	Tiruchirappalli.	..	..	..	..	1,458	1,450	..	..	..	..	..	.	—	[illegible]
2 Nelvoy	Chingleput ..	3,750	3,750	250	660	.	..	..	..	..	..	..	.		[illegible]

APPENDIX No. 6—*Statement showing the statistical particulars of land colonization co-operative societies for ex-servicemen during the year 1952–53.*

Serial number.	Name of the society.	District.	Number of colonists holding the land under the society.		Number of colonists who have been removed from the society.		Number of colonists who have relinquished their holding to the society.		Number of colonists newly admitted to the society excluding those who have become members by inheritance or nomination.		Area held by the society including area allotted to members.		Area held by members.		Area brought under cultivation including area reclaimed.	
			Up to but excluding the year under report.	In the year under report.	Up to but excluding the year under report.	In the year under report.	Up to but excluding the year under report.	In the year under report.	Up to but excluding the year under report.	In the year under report.	Up to but excluding the year under report.	In the year under report.	Up to but excluding the year under report.	In the year under report.	Up to but excluding the year under report.	In the year under report.
(1)	(2)	(3)	(4)		(5)		(6)		(7)		(8)		(9)		(10)	
											ACS.	ACS.	ACS.	ACS.	ACS.	ACS.
1	Kalavapudi ..	West Godavari.	326	326	..	1	..	..	..	1	2,292·00	2,292 00	1,697·00	1,697·00	772·00	772·00
2	Kalidindi	Krishna ..	225	278	97	..	97	..	13	53	1,894·00	1,749·61	968·00	1,278·49	662·00	997·00
3	Bhavedevarapalli.	Do. ..	91	93	14	2	14	2	..	..	534·02	534·02	455·00	465·00	420·00	430·00
4	Rudravaram ..	Kurnool ..	72	72	..	..	..	..	1	..	493·64	493·64	420·18	443 64	420·18	443·64
5	Komaragiripatnam.	East Godavari.	111	111	43	43	..	..	1	1	469·56	469·56	444 00	444·00	275·00	275 00
6	Piduguralla ..	Guntur ..	64	64	..	..	..	..	..	..	498·98	498·98	488·00	488·00	444·89	444·89
7	Nizampatam ..	Do. ..	..	76	..	..	..	..	..	76	..	750 00	..	379 90	..	..
8	Meyyur Gudepakkam.	Chingleput ..	40	77	..	3	..	..	1	1	680·04	680·04	680·04	485·00	485·00	230·00
9	Chinnakalpalayam.	Coimbatore ..	23	1	21	..	21	..	46	..	115·00	..	115·00	5·00	150·00	127·40
10	Manivilandan ..	Salem ..	24	24	6	..	6	..	6	..	2,992·00	2,992·00	240·00	240·00	703·65	596·89
11	Dr. Rajan Nagar..	Tiruchirappalli.	82	82	..	..	..	..	..	..	355·42	355·42	328·00	328·00	334·47	334·47
12	Thirumangalakottai.	Tanjore ..	220	229	..	2	..	..	..	..	1,578·77	1,578·77	1,077 34	1,077·36	662·61	573·21
13	Jambuvanodai ..	Do. ..	..	45	..	..	..	..	..	52	..	743 00	..	225·00	..	225·00

Serial number.	Name of the society.	District.	Area reverted to the society by removal of members.		Area relinquished to the society by the members.		Area relinquished to the Government by the society.		Value of land granted to the society.		Value of land payable by the society.		Land value collected from the society.		Amount of implement advance granted to the society.	
			Up to but excluding the year under report.	In the year under report.	Up to but excluding the year under report.	In the year under report.	Up to but excluding the year under report.	In the year under report.	Up to but excluding the year under report.	In the year under report.	Up to but excluding the year under report.	In the year under report.	Up to but excluding the year under report.	In the year under report.	Up to but excluding the year under report.	In the year under report.
			(11)		(12)		(13)		(14)		(15)		(16)		(17)	
			ACS.	ACS.	ACS.	ACS.	ACS.	ACS.	RS.	RS.					RS.	
1	Kalavapudi ..	West Godavari.	..	..	..	..	..	..	..	..	..	..	..	..	..	..
2	Kalidindi ..	Krishna ..	485	..	485	..	..	141·39	..	..	..	..	..	..	..	..
3	Bhavedevarapalli.	Do. ..	..	10	..	..	..	..	..	..	..	..	..	..	..	..
4	Rudravaram ..	Kurnool ..	..	..	..	..	..	..	3,93,100	..	..	..	..	..	..	..
5	Komaragiripatnam.	East Godavari	..	..	..	..	..	..	..	..	..	..	..	..	..	..
6	Piduguralla ..	Guntur ..	..	..	..	..	..	..	23,000	..	..	..	..	..	..	..
7	Nizampatam ..	Do. ..	..	.	..	..	..	..	..	..	..	..	..	..	..	..
8	Meyyur Gudepakkam.	Chingleput ..	..	15	..	..	..	..	..	..	..	..	..	..	..	..
9	Chinnakalpalayam.	Coimbatore ..	105	..	105	..	..	..	..	..	..	..	..	..	1,21[illegible]	..
10	Manivilandan ..	Salem	60	..	..	..	..	..	..	.	..	..	..		..	..
11	Dr. Rajan Nagar.	Tiruchirappalli.	..	..	..	..	..	..	6,10,051	6,10,051	..	..			..	..
12	Thirumangalakottai.	Tanjore ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
13	Jambuvanodai ..	Do. ..	..	..	..	..	..	..	.	..	.		.		..	

APPENDIX No. 6.—*Statement showing the statistical particulars of land colonisation co-operative societies for ex-servicemen during the year 1952–53—cont.*

Serial number.	Name of the Society.	District.	Amount of implement advance repaid to the society.		Amount of assessment payable on the whole area granted to the society.		Amount of assessment waived on account of reclamation of land.		Amount of assessment waived on account of land being left fallow and not allotted to any members.		Amount of water-rate waived.		Profit earned during the year.		Loss sustained during the year	
			Up to but excluding the year under report	In the year under report.	Up to but excluding the year under report.	In the year under report.	Up to but excluding the year under report.	In the year under report.	Up to but excluding the year under report	In the year under report.	Up to but excluding the year under report	In the year under report.	Up to but excluding the year under report.	In the year under report	Up to but excluding the year under report.	In the year under report.
			(18)		(19)		(20)		(21)		(22)		(23)		(24)	
			RS. A.	RS. A.		RS. A.									RS. A.	RS. A.
1	Kalavapudi ..	West Godavari.	..	..	..	.	.	..	.	.	..	..	..	..	..	..
2	Kalidindi ..	Krishna ..	..	..	..	..	..	..	..	..	..	..	..	..	..	2,258 4
3	Bhavedevarapalli.	Do. ..	..	..	..	..	..	..	..	..	..	..	..	..	..	380 5
4	Rudravaram ..	Kurnool ..	..	.	..	..	..	..	..	..	..	..	..	..	173 0	..
5	Komaragiripatnam.	East Godavari.	2,772 10	2,772 10	..	..	..	..	..	..	..	..	..	..	96 8	..
6	Piduguralla ..	Guntur ..	..	..	..	..	..	..	..	..	..	..	..	..	..	520 15
7	Nizampatam ..	Do. ..	-	..	..	..	..	..	..	..	..	..	..	..	..	11 8
8	Meyyur Gudepakkam.	Chingleput ..	..	..	..	..	..	..	..	..	..	..	..	..	..	420 0
9	Chinnaka palayam.	Coimbatore ..	..	..	..	..	..	..	..	..	..	..	..	..	..	570 0
10	Manivilandan ..	Salem	..	..	..	..	..	..	..	..	..	..	..	..	67 0	..
11	Dr. Rajan Nagar.	Tiruchirappalli.	3,057 0	3,695 15	..	..	..	..	.	..	..	..	..	..	979 13	..
12	Thirumangalakottai.	Tanjore ..	..	..	..	4,691 8	..	..	..	..	..	..	..	..	..	..
13	Jambuvanodai ..	Do. ..	..	..	..	..	..	..	..	..	..	..	..	..	..	3 14

Remarks.—Figures in column 17 represent the advance made by Government towards implements and to be reimbursed out of the contribution made by the P.W.S.R.F. Committee.

APPENDIX No. 7.—*Grants-in-aid to Co-operative Societies*, 1952-53.

Serial number and type of the society to which the grant was given. (1)	Purpose of the grant. (2)	Amount sanctioned (3) Rs.	Amount drawn (4) Rs.
1 Central banks	(i) Maintenance of additional staff of supervisors under the scheme of reorganization of rural credit societies.	2,32,140	2,05,190
	(ii) Maintenance of additional staff for intensive supervision of rural credit societies in Rayalaseema	19,760	19,760
	(iii) To reduce the rate of interest in rural credit societies and marketing societies in Rayalaseema.	40,671	40,671
2 Central Land Mortgage Bank.	To reduce the rate of interest on long-term loans given by Primary Land Mortgage Banks in the Rayalaseema.	11,749	11,749
3 Co-operative Stores and Marketing Societies.	For the distribution of chemical fertilizers and groundnut oil-cake at reduced rates.	6,40,690	75,312
4 Marketing Societies ..	For the construction of godowns .	15,370	* 38,616
5 Rural Credit Societies ..	For the construction of godowns	19,862	* 99,687
6 Milk Supply Societies and Unions.	Subsidy for milk recording schemes for equipment, for the purchase of stud bulls and for poultry development.	1,22,568	40,591
7 Cattle Breeding Societies.	Improvement of cattle, purchase of stud bulls, etc.	12,580	11,130
8 Harijan Societies ..	Scriptory grant	23,173	23,221
9 Land Colonization Societies for Ex-service men.	For acquisition of land, construction of houses, reclamation charges	20,335	17,605
10 Land Colonization Societies for civilians.	For the purchase of bulls, seeds manure, the construction of godowns.	19,045	19,045
11 Cottage Industrial Societies.	For meeting the pay of establishment, rent and cost of equipment	10,770	10,770
12 Co-operative Institutes ..	Lump-sum grants to the mufussil institutes.	6,500	6,089
13 State Co-operative Union.	Towards the pay of the Manager and Associate Editor of the Madras Journal of co-operation.	4,050	4,050
14 Ameliorative Schemes ..	(i) Construction of community centres by gramasanghams.	8,275	3,000
	(ii) Library grant	7,175	620
	(iii) Cost of utensils for milk supply societies and unions and working expenses.	622	72
	(iv) Palm gur development scheme—Recurring and Non-recurring ..	1,444	1,384
15 Selected firkas	Towards the purchase of—		
	„ Radio sets	3,950	3,844
	„ Stud bulls .. .	13,500	12,327
	„ Sprayers and pesticides .	9,400	9,500
	„ Agricultural implements ..	45,500	37,000
	„ Medicines	9,900	9,900
	„ Sports materials .. .	8,850	8,850
16 Miscellaneous	Subsidy to loan societies towards the cost of stamp duty incurred in respect of sale certificates obtained in the course of execution of awards under Rule XXII.	12	12

* Includes the amount sanctioned in the previous year and drawn in the year.

APPENDIX No. 8.—*Statement showing the statistical particulars of co-operative house construction societies as on 30th June 1953.*

Serial number and name of the society.	Number of members.	Paid-up share capital.	Extent of lands taken possession of.		Number of plots provided.	Number of plots allotted.	Number of houses completed.	Number of houses under construction.	Government loans disbursed during 1952-53.	Government loans outstanding as on 30th June 1953.	Overdue under Government loans.
(1)	(2)	(3)	(4)		(5)	(6)	(7)	(8)	(9)	(10)	(11)
		RS.	ACS.	CENTS.					RS.	RS.	
1 Madras Co-operative House Construction Society	981	29,48,800	252	12	1,026	999	541	198	11,00,000	94,16,536	..
2 Tanjore Co-operative House Construction Society	112	2,01,618	80	42	200	97	91	5	..	7,21,890	.
3 Madurai Co-operative House Construction Society	365	7,51,800	148	26	524	365	254	40	2,00,000	28,21,853	..
4 Palamcottah Co-operative House Construction Society ..	180	2,82,250	59	80	197	179	162	17	2,68,000	8,98,000	..
5 Guntur Co-operative House Construction Society	133	2,49,975	19	56	133	132	79	53	3,00,000	8,00,000	..
6 Coimbatore Co operative House Construction Society ..	87	1,45,050	14	18	82	81	47	22	75,000	3,29,235	
7 Tiruchirappalli Co-operative House Construction Society ..	469	7,28,625	74	94	504	422	..	276	10,00,000	10,00,000	..
8 Erode Co-operative House Construction Society	60	7,625	..	..	..	..	..	..	..	..	..
9 Rajahmundry Co-operative House Construction Society ..	204	2,62,330	40	96	209	172	.	5	..	..	..
10 Sultanabad Co-operative House Construction Society, Tenali.	74	23,520	4	49	83	67	..	..	..	..	..
11 Madurai Mills Co-operative Housing Society, Harveypatti.	575	42,579	91	78	604	604	604	..	..	..	..
12 Harvey Mills Employees' Co-operative Housing Society, Vikkiramasingapuram.	19	20,020	89	11	..	..	..	..	..	..	..
13 Coral Mills Workers' Co-operative Housing Society, Tuticorin.	18	20,017	..	..	.	..	..	..	..	..	.
14 Kurnool Town Shroffs' Co-operative House Construction Society.	36	72,250	1	45	36	8	..	..	.	..	..
15 Sindhi Co-operative House Construction Society, Madras.	48	4,800	..	..	..	..	..	..	..	..	
Total ..	3,361	57,60,759	877	0·7	3,598	3,126	1,778	624	29,43,000	1,59,87,514	..

DEPARTMENT OF INDUSTRIES LABOUR AND CO-OPERATION

G.O. No. 736, 23rd March 1954

Administration Report—Co-operative department—1952-53—Recorded with remarks.

READ—the following papers :—

From the Registrar of Co-operative Societies dated 21th December 1953, Re. No. 94398/53 Q.

From the Collector of Malabar dated 27th January 1954, No 164. R. 2-71981 CS.

From the Registrar of Co-operative Societies, dated 10th February 1954, Re. No. 94398/53-Q.

Order—No. 736, Industries, Labour and Co-operation, dated 23rd March 1954.

Recorded.

2. The Co-operative movement which started five decades ago in this State with the modest objective of relieving rural indebtedness has travelled far from its original concept during the last six years and under the watchful stewardship of the present Registrar of Co-operative Societies, to-day, it embraces a variety of interests and enterprises. During this period, the number of societies which was 17,057 on 30th June 1947 rose to 25,850, their membership from 22·10 lakhs to 38·65 lakhs, their paid-up share capital from Rs. 5·43 crores to Rs. 12 81 crores, working capital from Rs. 50 97 crores to Rs. 97·03 crores. The increase is reflected in the agricultural credit societies, land mortgage banks, marketing societies, milk supply societies, wholesale stores, weavers' societies and housing societies.

In the structure of Co-operation in Madras, the State Co-operative Bank is at the apex with 31 Central Co-operative Banks and 160 individuals as its members. The deposits held by

were Rs. 4·64 crores, of which Rs. 2·44 crores was from inside the movement as against Rs. 1·80 crores in the previous year. The Bank rediscounted Rs. 4·17 crores of hundies of the Central Co-operative Bank. The working capital of the Bank was Rs. 964·10 lakhs. The loans advanced to Central Banks were Rs. 802·41 lakhs and to other societies were Rs. 69·08 lakhs. The net profits of the Bank were Rs. 5·54 lakhs.

Below the State Bank are 31 Central Co-operative Banks with 24,471 members. Their share capital was Rs. 162·88 lakhs the working capital being Rs. 21·25 crores of which a sum of Rs. 11·65 crores represented the deposits of members and non-members. The loans issued during the year were Rs. 3,237 lakhs as against Rs. 4,427 lakhs in the previous year, the fall being due to reduction in dealings of controlled foodgrains. The Reserve Bank of India sanctioned credit limits to the Central Bank to be drawn with the second signature of the State Co-operative Bank. The amount outstanding against the limits to the Reserve Bank of India at the end of the year was Rs. 3·74 crores at a rate of interest of 1½ per cent. In view of this rate of interest, the Central Banks reduced the lending rate to 4½ per cent to their affiliated societies which now lend to the members at 6¼ per cent which is the lowest rate charged by co-operatives in the whole of the Indian Union. For medium-term funds required for purposes like sinking or deepening wells, erecting pump-sets, construction of farm houses, the Parliament has now approved amendments to the Reserve Bank of India Act which will provide Co-operative Banks in India with medium-term funds. On the whole, the Central Banks have worked satisfactorily, the increase in overdues from 11 per cent to 13·73 per cent being due to the famine conditions which affected power of repayment, particularly, in the Rayalaseema area.

The number of agricultural credit societies increased from 16,727 to 17,201, the membership rising from 14·63 lakhs to 15·36 lakhs and the share capital from Rs. 192·22 lakhs to Rs. 209·30 lakhs. The working capital stood at Rs. 13·77 crores against which Rs. 7·09 crores were issued as loans, in the largest part, for productive purposes. While the percentage of overdues on arrears fell, the percentage on overdues under principal rose from 30 to 33·4 per cent. Of the rural credit societies, 11,391 were associated with multi-purpose activities, such as supply of agricultural, industrial and domestic requirements and the sale of finished products. The total non-credit business done in this manner amounted to Rs. 81·88 lakhs during the year.

The non-agricultural credit societies numbered 1,271, the deposits being Rs. 7·72 crores. During the year, Rs. 10·65 crores were issued as loans. The Madras Co-operative Central Land Mortgage Bank issued loans in the amount of Rs. 105·04 lakhs as against Rs. 82·84 lakhs in the previous year. It obtained in the 48th series of debentures, Rs. 72 lakhs bearing interest of 4¼ per cent. The

value of debentures in circulation at the end of the year was Rs. 6·27 crores. The rate of interest was raised from 5 per cent to 5½ per cent consistently with rise in bank rate, the money being made available to the ultimate borrower at 6¼ per cent.

Co-operatives of different types made valuable contribution to agricultural production. In reclaiming lands, they applied for the lease of 11,616·15 acres of Government land of which 2,960·82 acres were made available. 1,184·88 acres were actually brought under cultivation. In the Co-operative Societies for civilians and ex-servicemen, 18,547·17 acres were reclaimed. Thirty-five Land Reclamation Societies (in Pudukkottah taluk) reclaimed 4,160 acres, while 459 Tenants' Societies secured 49,764 acres from Government on lease. Twenty-four irrigation societies provided facilities for irrigating 9,501 acres. In addition, 117 rural credit societies granted Rs. 2·82 lakhs of loans to their members to purchase pump-sets. Up to the end of the year, the number of pump-sets installed was 861. In addition, primary Land Mortgage Banks issued Rs. 10·24 lakhs for construction of wells and installation of pump-sets.

Marketing Societies supplied seeds worth Rs. 5·51 lakhs. Eight hundred and twelve Primary Credit Societies were responsible for distribution of fertilizers. Marketing Societies distributed manure worth Rs. 59·67 lakhs. In addition, implements worth Rs. 50·49 lakhs were distributed. One society has maintained two tractors for use of its ryots.

Production of other foodstuffs.

It may be mentioned that Rs. 143·76 lakhs worth of milk, Rs. 19,421 worth of eggs, Rs. 1·73 lakhs worth of vegetables, Rs. 1·20 lakhs worth of salt and Rs. 3·07 lakhs worth of sugar and sugarcane were handled by co-operative societies. Etikoppaka Industrial Co-operative Society produced 1,776·41 tons of sugar.

In the field of industrial production, 2·11 lakhs of looms, about a third of the total in this State were included in the co-operative organization. They produced Rs. 4·01 crores worth of handloom cloth and sold Rs. 5·39 crores worth of cloth. The Madras State Handloom Weavers' Co-operative Society supplies yarn and undertakes disposal of finished products to its several selling units. The year was of considerable difficulty to the weavers in view of the falling markets. In respect of other industrial goods, the production was Rs. 15·10 lakhs consisting of metal wares, coir, leather, etc. In respect of agricultural produce, loans were advanced by sale societies on pledge of produce to the tune of Rs. 148·94 lakhs. The value of produce sold by them as agent during the year amounted to Rs. 192·05 lakhs and on outright basis to Rs. 170·4 lakhs.

In respect of distribution, there was a fall in the foodgrains handled in view of the withdrawal of con future line of business of co-operative wholesale stor purchase of foodgrains in the open market and sales primary societies.

The Co-operative organization has played an imp in the six community projects inaugurated in the S October 1952 Seventeen Senior Inspectors are societies in the areas included in Community Projects

Prohibition.

Ameliorative work was continued particularly in facture of palm-gur which provided employment for ex-toddy tappers producing 96·66 lakhs tons of ja was sold for Rs. 128 89 lakhs.

Firka development continued to receive the supp co-operative movement, 2,833 villages out of a to villages being covered by Co-operative Societies R of ex-servicemen was continued to be done in 13 land societies, 9 workshops and 13 motor transport soci provided in all work for 2,927 ex-servicemen (housing maintained its progress, there being 294 urb societies, which completed 979 houses during the yea 1,869 houses under construction. Loans to the extent o lakhs were sanctioned to urban housing societie Rs. 70 lakhs were disbursed. Rural housing socie show the same progress, only 22 houses being built under construction.

(By order of the Governor)

J. M. LOBO P
Secretary to Go

To the Registrar of Co-operative Societies.
" Accountant-General, Madras
" Director of Industries and Commerce
" Director of Animal Husbandry.
" Board of Revenue.
" Collector of Malabar
" Secretary to the Government of India, Ministry of Food ar New Delhi
" Chief Officer, Reserve Bank of India, Agricultural Credi Bombay.